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The Gender Dimension of Bank Assistance
An Evaluation of Results

January 17, 2002

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Abbreviations and Acronyms

ADB	Asian Development Bank
BA	Beneficiary Assessment
BP	Bank Procedure
CAE	Country Assistance Evaluation
CAS	Country Assistance Strategy
CDF	Comprehensive Development Framework
CEDAW	Convention on the Elimination of All Forms of Discrimination against Women
CHC	Community Health Centers
DAC	Development Assistance Committee
DFID	Department for International Development
EAP	Environmental Action Plan
ESW	Economic and sector work
FAO	Food and Agriculture Organization
FP/MCH	Family Planning/Maternal and Child Health
FY	Fiscal year
GAD	Gender and Development
GDI	Gender Related Development Index
GDP	Gross domestic product
GEM	Gender Empowerment Measure
GP	Good Practice
GSB	Gender Sector Board
HNP	Health, Nutrition and Population
IADB	Inter-American Development Bank
ICR	Implementation Completion Report
IDA	International Development Association
IDF	Institutional Development Fund
IEC	Information, Education, and Communication
IEPS	Initial Executive Project Summary
ISNAR	International Service for National Agricultural Research
LIL	Learning and Innovative Loan
LSMS	Living Standards Measurement Surveys
MOE	Ministry of Education
MOP	Memorandum of the President
NGO	Nongovernmental organization
OD	Operational Directive
OECD	Organization for Economic Cooperation and Development
OED	Operations Evaluation Department
OEDCR	Operations Evaluation Department Country Evaluation and Regional Relations Group
OMS	Operational Manual Statement
OP	Operational Policy
PA	Poverty Assessment
PAD	Project Appraisal Document
PCD	Project Concept Document
PER	Public Expenditure Review
PIF	Project Information Form
PREM	Poverty Reduction and Economic Management
PSR	Project Status Report
QAG	Quality Assurance Group
SAP	Structural Adjustment Programs
SAR	Staff Appraisal Report
SSP	Sector Strategy Papers
TTL	Task Team Leader
UNDP	United Nations Development Program
UNRISD	United Nations Research Institute for Social Development
USAID	United States Agency for International Development
WID	Women in Development

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MEMORANDUM TO THE EXECUTIVE DIRECTORS AND THE PRESIDENT

The Gender Dimension of Bank Assistance: An Evaluation of Results

This evaluation examines the results of the Bank's Women in Development/Gender and Development policy over the last decade. It addresses the following questions: (i) to what extent did the Bank help to reduce gender disparities in the health and education sectors? (ii) to what extent did the Bank increase the participation of women in economic activities? and (iii) to what extent did the Bank influence institutional changes that support the advancement of women? This report was discussed by the Committee on Development Effectiveness on May 9, 2001, and a report of that discussion is attached as Annex XI.

The evaluation assesses Bank assistance in twelve countries (Bangladesh, Côte d'Ivoire, Ecuador, Gambia, Haiti, Kyrgyz Republic, Philippines, Poland, Sri Lanka, Vietnam, Yemen and Zambia) with varying degrees of gender disparity. It finds that Bank assistance has achieved satisfactory results in the health and education sectors. The Bank has, however, been weak in promoting the economic participation of women and in improving the Borrower's institutional framework for gender, thereby reducing the overall development effectiveness of its assistance at a country level.

The Bank has positively influenced the advancement of women in Bangladesh and The Gambia. Although causality is difficult to establish conclusively, the evaluation finds the following key common factors in Bank assistance to these countries: (i) country ownership and government commitment as reflected by active policies and action plans for women and by strong and accountable counterparts; (ii) Bank assistance consistent with the country's action plan; (iii) sound analytical work as foundation for Bank operations; (iv) a holistic approach to gender issues that addresses gender issues in the education and health sectors, aims to increase the participation of women in the economic sectors and deals with key institutional aspects related to gender; and (v) effective collaboration with local and international partners. Bank programs in the other ten countries were not characterized by the above factors and did not produce similarly positive results.

The attached report reiterates the recommendation of OED Gender Evaluation 2000 that the Bank's new strategy should clarify how the Bank's gender policy links with its poverty reduction mandate. It also offers the following recommendations: (i) strengthen Borrower institutions to support the implementation of national gender policies and/or action plans; in countries where such policies are weak, support for their strengthening (through country dialogue and non-lending services) should be a Bank priority; (ii) integrate gender considerations into Country Assistance Strategies based on a comprehensive diagnosis and through activities explicitly related to the Borrower's policy framework for gender; (iii) integrate gender into the design of Bank-supported projects so that both men and women are able to access the benefits equitably, especially in countries with high gender disparities.

A Gender Mainstreaming Sector Strategy Paper (GSSP) was endorsed by the Executive Board on September 18, 2001. Copies of this report will be available from the Bank Public Information Center, or through the World Bank Web Site (the Executive Summary of the GSSP is attached as Annex XIII of this report). The GSSP addresses the main issues highlighted in this and the previous OED evaluation reports (see Management Action Record in Attachment 2). The strategy involves working closely with countries to prepare periodic, multisectoral *Country Gender Assessments* that analyze the gender dimensions of development; identifying gender-responsive policies and actions important for development effectiveness in the country; and integrating these policies and actions into policy dialogue and the country assistance programs. It establishes accountability for gender mainstreaming with the country director, requires the establishment of results based monitoring systems, and asks for periodic reports by operational Vice-Presidents on progress in policy implementation.

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TERMS AND DEFINITIONS

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, it is also used as commonly understood within the Bank, as a surrogate 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 cultures, class, ethnicity, income, education, and time; thus, gender analysis does not treat women as a homogeneous group or gender attributes as immutable.

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

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 and or prohibits women from equitable access to the benefits of development (Kabeer 1994, Jackson and Pearson 1998)

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.

Good Practice (GP). A statement that contains advice and guidance on policy implementation; for example, the history of an issue, the sectoral context, and the analytical framework may constitute good practice examples.

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 the client's perspectives.

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 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.

“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 which will achieve more positive change for women and girls, of direct relevance to their everyday lives.”

“Gender Works” OXFAM Experience in Policy and Practice (1999)

1. The Evaluation Context

1.1 The Bank’s 1994 Operational Policy (OP 4.20) on “Gender Dimensions of Development” aims to “reduce gender disparity and increase the participation of women in the economic development of their countries.” It is part of the Bank’s poverty reduction mandate.¹ The policy recognizes that for effective and sustainable poverty reduction, the design of development assistance needs to address the differential impact of development interventions on women and men. OP 4.20 focuses on integrating gender considerations into overall Bank assistance to enhance women’s participation in economic development.² It marks the shift from a *Women in Development* (WID) to a *Gender and Development* (GAD) approach within the Bank. This resulted in a change of focus—from one based on separate WID components to one that integrates gender considerations more broadly into Bank assistance—to enhance women’s participation in economic development.

1.2 The questions for the Operations Evaluation Department (OED) gender evaluation are:

- Has the Bank’s gender strategy been relevant at the country and global levels?
- Has the Bank effectively integrated gender into its country assistance strategies and programs?
- How effective has Bank assistance been in terms of sustainable results, impacts, and institutional strengthening in the area of gender?

1.3 A previous OED evaluation 2000 (*Integrating Gender into World Bank Assistance*) answered the first two questions in the context of a large sample of countries. It concluded that the Bank’s gender policy needed to be clarified, that the responsibilities and implementation arrangements needed to be strengthened, and that systematic monitoring of policy implementation and progress on the ground needed to be established. Recommendations emerging from this previous evaluation are presented in Attachment 1. The current evaluation chooses the country as the unit of account since it has become the focus for the Bank’s strategies as well as for managerial accountability. This report addresses

¹ The Summary of Board Discussions (July 1994) on ‘Enhancing Women’s Participation in Economic Development’ indicates that the Chairman said that the gender focus would support the Bank’s poverty reduction objective and would not be seen as a separate initiative.

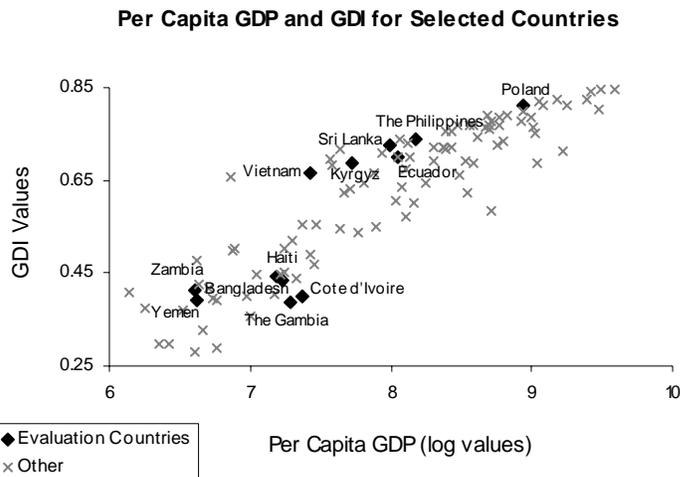
² The OP is based on the Bank’s Policy Paper of 1994—*Enhancing Women’s Participation in Economic Development* (referred to as the Bank’s 1994 Strategy Paper). See p. 4, section stating that the strategy aims to enhance the participation of women in development.

all three questions in the context of twelve selected countries³, and evaluates the results of the gender strategy between FY 1990 and FY 2000 (see Box 1).⁴ In these countries, the evaluation examines all Country Assistance Strategies (CASs) and economic and sector work (ESW) prepared during the evaluation period, and all 180 investment and adjustment projects that closed between FY 1995 and FY 2000, and which had Implementation Completion Reports (ICRs).⁵ In answering the third question above, the evaluation takes into account three dimensions:⁶

- *Increased Human Capital*: To what extent did the Bank help to reduce gender disparities in the health and education sectors?
- *Enhanced Economic Participation of Women*: To what extent did the Bank increase the participation of women in economic activities?
- *Strengthened Institutions*: To what extent did the Bank influence institutional changes that support the advancement of women?

Box 1: Relative Position of Evaluation Countries in terms of GDP and UN Gender Development Index (GDI)

The evaluation countries (indicated below) were well-distributed relative to other low and middle income countries of Bank operations (for which data were available) in terms of gender disparities as indicated by GDI values and per capita income (PPP-adjusted, 1998)(see graph). Most of the evaluation countries lie in the low or low-middle income range, except for Poland which has the highest per capita income.



Note: Kyrgyz Republic does not have a GDI value, but, for purposes of graphical representation, is given a value equal to the average GDI of the two countries, which are closest in terms of the raw data on different components of the GDI.

³ Bangladesh, Côte d'Ivoire, Ecuador, Gambia, Haiti, Kyrgyz Republic, Philippines, Poland, Sri Lanka, Vietnam, Yemen and Zambia.

⁴ The evaluation design is summarized in Annex I. The 12 countries have been selected based on regional representation and levels of gender disparity. These countries are also representative of Bank assistance and include countries with little, moderate, and high levels of gender integration into their country portfolios. Another reason for the selection has been a demand for the evaluation from the respective country team..

⁵ In Kyrgyz and Vietnam, with relatively new portfolios, the evaluation has also included ongoing projects.

1.4 This report synthesizes the key evaluation findings in these twelve countries and presents lessons and recommendations. Chapter 2 answers the first evaluation question on the relevance of Bank assistance in these 12 countries. Chapter 3 answers the second question on integration of gender considerations into Bank assistance, focusing on the results of such assistance in the three dimensions stated above. Chapter 4 presents examples of good practices that emerge from this evaluation. Chapter 5 presents the conclusions and lessons of the evaluation. Annexes provide information on methodology and other background information. Attachment 1, the recommendations of the previous OED Report 2000. Attachment 2 presents the Management Response to OED recommendations in the previous report as well as the recommendations presented in this report.

1.5 Regional Gender Workshops were organized in four regions (Manila (December 1999), Nairobi (May 2000), Quito (October 2000), and Warsaw (January 2001)). The goal was to listen to clients and to understand their perspectives on Bank assistance. In addition, beneficiary assessments were undertaken for this evaluation in Ecuador, the Philippines, Sri Lanka, Vietnam, and Zambia. Brief missions and field visits were conducted in Bangladesh and Poland. The detailed proceedings and findings from beneficiary assessments are incorporated into this overall report, and will be published separately.

2. Relevance of Bank Assistance

2.1 This chapter builds on the findings of the previous OED report and assesses the relevance of the Bank's gender strategies in the 12 countries. In assessing relevance, the evaluation examines whether the gender dimensions of Bank assistance were: (i) based on sound gender analysis; (ii) satisfactorily integrated into the latest CASs; and (iii) consistent with country level WID/gender policies. Table 1 presents the evaluation ratings on relevance. In addition, the evaluation examines ten sector strategies issued between FY 1997 and FY 2000 to determine the extent of institutional gender awareness (see Box 2).

Table 1: Did the Bank Do the Right Things in Gender?

Criteria	Bangladesh	Côte d'Ivoire	Ecuador	Gambia	Haiti	Kyrgyz Rep.	Philippines	Poland	Sri Lanka	Vietnam	Yemen	Zambia
Soundness of Underlying Analytical Work	H	SU	M	H	N	N	N	SU	N	M	M	SU
Adequacy of Integration of Gender Issues in Latest CAS	SU	M	M	SU	M	N	N	SU	SU	SU	M	SU
Consistency of Bank Gender Strategy with Country Policies	H	M	N	H	N	N	N	M	M	H	H	M
Overall Rating for Relevance	H	M	M	H	N	N	N	SU	M	SU	M	SU

H/High; SU/Substantial; M/Modest; N/Negligible

⁶ These three dimensions are based on the Bank's 1994 gender strategy paper (the basis for OP 4.20) and the WDR of 1990.

Soundness of Analytical Work

2.2 The evaluation examines all ESW between FY 1990–2000 to ascertain whether the Bank had diagnosed women/gender issues in the twelve sample countries focusing on the comprehensiveness of the analysis and the adequacy of recommendations.

Box 2: Gender Awareness in Ten Recent Sector Strategy Papers (SSPs)

Ten recent SSPs were examined in order to understand the Bank's analytical work at a global level. The evaluation found that the Bank is gender-aware in sectors related to education, population, and social protection. In the area of rural development, the gender awareness of a previous 1997 report was lost in the 1999 update. In the other 6 strategy papers, gender issues were virtually absent. The Public Sector (Governance) strategy states that issues related to gender, military expenditure, and human rights are discussed in other papers, so as not to lose focus. The private sector (PS) and small and medium sized enterprises (SME) strategies do not discuss gender issues. The former sees the poor as a homogeneous group, although it mentions the SMEs as particularly important for creating jobs for the poor (para .3.9 and Annex 1, p. 21). The latter argues that SME workers and owners are unlikely to be the poorest, and that therefore these institutions are not seen as instruments of poverty reduction (p. 8). Overall, the findings of this examination of the ten global strategies reiterate the need for serious introspection on the scope, degree of integration, and implementation of the Bank's Gender strategy within the institution (see Annex II for list).

2.3 *Integrating gender into analytical work.* Integration of gender analysis into the full range of sectoral analytical work has been weak. Most education and health sector work examines issues related to low enrollment of girls, and maternal and family health. However, they are weak in considering gender issues in other areas. In the rural development and agricultural sector work, consideration of women's/gender issues is limited and tends to ignore differential access to and control over assets and resources. Where it does, the analysis does not result in appropriate recommendations; two exceptions are in Yemen and Zambia. The widest gap in knowledge is related to women's participation in economic development. Finally, the evaluation finds no consideration of women's/gender issues in ESW related to private sector development, small or medium sized enterprises, or public sector management.

2.4 *Self-standing gender assessments.* The Bank undertook special WID assessments in four countries in the early 1990s (Bangladesh, Gambia, Côte d'Ivoire, Zambia), and in another two in the late 1990s (Ecuador and Yemen). In five of these six countries, gender was a critical issue (see Box 1). Overall, these WID/gender assessments are highly satisfactory, i.e. they are comprehensive and cover issues related to all three dimensions listed in para. 1.3. Their analytical frameworks for the most part adopt a gender analysis. They provide practical recommendations and suggest gender disaggregated monitoring indicators.

2.5 *Poverty assessments.* Poverty assessments (PAs) have addressed gender issues satisfactorily in Bangladesh, Côte d'Ivoire, Gambia, Poland, Vietnam and Zambia. In Haiti, the PA includes an excellent annex on gender, but does not merge the findings into the main assessment; in Yemen, the gender analysis is deficient. PAs in Kyrgyz (1995), Poland (1995), and Vietnam (2000) also contained discussions of gender and poverty issues, and the first two

concluded that gender was not a significant variable in determining poverty. In Poland and Vietnam, these analyses provided in-depth and comprehensive coverage of relevant gender and poverty issues, based on information obtained from Living Standards Measurement Surveys (LSMS). Analysis in Kyrgyz, also based on an LSMS survey, was inadequate. In the Philippines, Sri Lanka, and Ecuador, the PAs did not discuss gender and poverty issues satisfactorily, mainly focusing on female-headed households.

2.6 Other weaknesses include timeliness of diagnosis and dissemination of findings. Analytical work is not always undertaken in a timely manner or updated. In Ecuador, Yemen, and Vietnam, satisfactory gender analysis was undertaken only in the late 1990s, reducing the relevance of the analysis for the decade under consideration. Findings are also not disseminated well. The Gambia, Côte d'Ivoire, and Zambia WID assessments remained as internal documents. In Poland, even women's non-governmental organizations (NGOs) were unaware of the in-depth examination of gender issues in the Poverty Assessment. Recently the Bank adopted a more participatory process in preparing women's/gender assessments. Client stakeholders, including women, are more visible in the preparation of recent ESWs. In Yemen, the Government—with the Bank and other donors providing support—led the preparation of the 1998 WID Assessment. In Ecuador, the 1999 gender assessment was prepared with substantial stakeholder involvement. The process of preparing these reports resulted in increased gender awareness and capacity within the country, enhanced the relevance of the reports for the client, and ensured timely dissemination.

2.7 In general, there is considerable scope for improving the comprehensiveness and timeliness of diagnosis, for taking the analysis out of traditional sectors, and for better mainstreaming of gender issues into the Bank's analytical work.

Adequacy of Gender Integration into Country Assistance Strategies (CASs)

2.8 Gender strategies in the most recent CASs (as of FY 2000) were evaluated according to the following criteria: (i) comprehensive understanding of critical gender issues; (ii) measurement of implementation progress as reflected by indicators and benchmarks; and (iii) realism of the gender strategy proposed, given the country context.

2.9 Overall, this evaluation confirms OED's previous findings that the treatment of gender in CASs has improved significantly over the evaluation period. In countries with greater gender disparity in educational enrollments, the latest CASs cover a wider range of issues and better reflect the critical nature of gender issues. This is true in Bangladesh, Côte d'Ivoire, Gambia, Haiti, Yemen, and Zambia. Outside the social sectors, however, gender considerations have not been as well integrated into the overall analysis, and monitoring indicators are not evident even in the latest cases.

2.10 In the other countries, there is greater discussion of gender issues as compared with previous CASs. The Poland CAS argues that gender is not a variable for determining poverty, and identifies two issues—suggesting that these are likely to be addressed at the project level, but leaving unclear just how this would be done. The latest Vietnam CAS supports the implementation of the country national action plan for women, which the evaluation sees as a favorable trend. The Kyrgyz 1998 CAS argues that gender is not a significant issue in the country. This is surprising since the Asian Development Bank 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 for addressing labor market and gender issues, arguing that gender is not a significant issue in the social sectors, except in specific regions. Although the 1996 Ecuador CAS does not consider gender issues in a meaningful manner, the latest Progress Report (FY 2000) indicates a more comprehensive approach to addressing gender issues. The earlier Philippines CAS reflected concern with gender issues, but these concerns disappear in the later 1999 CAS. Overall, while there is significant scope for strengthening the quality and consistency of the analysis, there is no doubt that increasingly gender considerations are being integrated into CASs.

Consistency with National Action Plans (NAPs)

2.11 Are the above strategies as reflected in the latest CASs consistent with country level policies or action plans? All twelve sample countries had gender policies or action plans.⁷ In Bangladesh, Côte d'Ivoire, Gambia, Haiti, Philippines, and Sri Lanka, WID/Gender policies or action plans have existed from the late 1980s. In the other countries, they were more recent and tied in with the *Beijing Declaration and Platform for Action*. Overall, the evaluation tried to compare whether the Bank's gender/WID objectives were consistent with country national action plans. The evaluation found high degrees of consistency in four countries (Bangladesh, Gambia, Vietnam, and Yemen). In Bangladesh and Gambia, the Bank's assistance was directly responsive to the country national action plans. In Vietnam, the Bank strategy aimed to support the implementation of the national action plan for women. In Yemen, Bank assistance addressed issues of relevance to the country in health, education and agriculture. In four countries consistency was modest (Côte d'Ivoire, Poland, Sri Lanka, and Zambia). Bank assistance, for the most part, ignored existing gender/WID action plans and integrated gender considerations into Bank assistance in an ad hoc manner—and not always doing so in sectors of priority for women. In four other countries (Ecuador, Haiti, Kyrgyz Republic, Philippines), the Bank did not address gender issues in many relevant areas of Bank assistance that would have been within the scope of the country's action plans and priorities.

2.12 Overall, the relevance of the Bank's gender analysis is modest. It is highly or substantially relevant in four countries, modest in five, and negligible in three. The last two sets mainly reflect the loss of missed opportunities rather than clear inconsistencies with country policies or action plans.

⁷ The *Beijing Declaration and Platform for Action* (para. 297) calls for such national gender/women's action plans. At least 95 Bank client countries have submitted national action plans to the UN as of April 2000.

3. Results of Bank Assistance for Women

3.1 The assessment of results was primarily based on a desk review. It examined all investment and adjustment projects with ICRs that closed between FY 1995 and FY 2000 (see Annex IV for list of 180 projects assessed for the evaluation). Ongoing projects were excluded because evaluating results through a desk review would have been impossible without ICRs.⁸

3.2 What did OED measure? The gender policy was adopted in 1994. The relevant provisions in the 1984 Operational Manual Statement (OMS)⁹ and the Operational Directive (OD) on poverty (1991) focus on women rather than gender. Projects reviewed were prepared before 1994. The evaluation, therefore, measured results as they influenced situations for girls/women and did not focus on changed gender relationships. In addition, the evaluation examined fifty-three Project Appraisal Documents (PADs) recently approved by the Board to assess whether the Bank had shifted from a WID to a gender analytical framework (see Box 3 for findings and Annex VIII).

Box 3: Has There Been Perceivable Progress After OED Evaluation 2000?

- The previous evaluation found that 70 percent of the CASs after FY 1997 integrated gender concerns better than those produced earlier. This evaluation examined the 57 latest PADs in the twelve countries and found that this positive trend in the CASs was increasingly reflected at the project level.
- PADs including activities for gender/WID have increased compared to FY 1999. About 45 percent included WID/gender activities; and another 10 percent had analysis without an activity. One-third of those had gender analysis, and two-thirds had a WID analysis.
- 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 one project proposed to measure gender impact.
- In less 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 Task Team Leaders (TTLs) had WID activities.

3.3 Forty-eight percent of projects reviewed had a PREM WID rating system of ‘1’ or ‘2’ (see Terms and Definitions). In 44 percent of these projects, ICRs said that gender was ‘not applicable’ as an objective. Only 20 percent of the ICRs incorporated a satisfactory or highly satisfactory analysis of the results for women. Thus, the desk review did not provide a fully adequate understanding of Bank results on the ground and were supplemented with selected field assessments. The evaluation assessed results in all three dimensions against standard OED ratings of efficacy, sustainability, and institutional development.

⁸ Supra note 5.

⁹ All projects were prepared after the 1984 OMS 2.20, which recommended that Bank projects—where women are particularly important participants—should ensure that any adverse impact is mitigated and that results are monitored.

INCREASED HUMAN CAPITAL

3.4 There were education projects in all countries except Kyrgyz and Poland, and health interventions in all except Ecuador and Poland. To assess the impact on human capital, the evaluation examined how Bank assistance supported reduction of gender disparity in educational enrollments and/or improved the health of women.¹⁰ Overall, the evaluation finds the Bank achieved satisfactory results in this dimension. The findings are summarized in Table 2 and described below.

Table 2: How Did Bank Assistance Increase Women’s Human Capital?

	Bangladesh	Côte d’Ivoire	Ecuador	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*
ID in Education	H	N	M	SU	N	NA	M	NA	M	SU	M	SU
ID 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 the present rating system, “uncertain” is not an option; these countries are given “likely” ratings, but they are more on the side of “uncertain.”

** HS/Highly Satisfactory, S/Satisfactory, MS/Moderately Satisfactory, MU/Moderately

Unsatisfactory, U/Unsatisfactory; HU/ Highly Unsatisfactory.

*** H/High; SU/Substantial; M/Modest; N/Negligible.

Efficacy of Bank Assistance in Increasing Human Capital of Women

3.5 **Education.** In four out of the six countries, with large gender disparities in school enrollments (Bangladesh, Gambia, Yemen, and Zambia), gender considerations have been integrated into the education projects.¹¹ Bank assistance supported a wide range of demand and supply-based interventions to increase girls’ access to education. However, results and quality improvements also varied in all four countries (see Box 4). In Bangladesh and Gambia, Bank assistance largely achieved its objectives to increase enrollment of girls and to reduce gender disparity. In Bangladesh, the Bank supported this increase through a number of means, including *inter alia*: (i) construction of 30 percent of the estimated requirement of schools for the decade; (ii) support for improved water and sanitation facilities in schools; (iii) training for more female teachers; and (iv) support for a very successful scholarship program for reducing the opportunity costs for girls. In areas where schools have been built with Bank assistance, total enrollment rates for girls increased from 3.53 million (45 percent) in 1990-91

¹⁰ The evaluation assessed results in terms of gender disparity to the extent information was available.

¹¹ Haiti and Côte d’Ivoire are the exceptions; here the Bank was focused on addressing physical constraints and sectoral management issues, and did not pay adequate attention to identifying and addressing other supply and demand factors keeping girls out of school.

to 4.75 million in 1996 (47 percent). In Gambia, enrollments for girls in primary schools increased from 40 percent in 1989-90 to 44 percent in 1997. The Bank supported this trend by: increasing the number of female enrollments in the Gambia teacher training colleges from 10 to 40 percent; implementing a school building program that resulted in the expected increase of seats for primary school children; and through the construction of toilets in schools, which encouraged many parents to send their daughters to school (ICR). Bank assistance also supported the reduction of gender stereotyping and biases in textbooks, and introduced a gender awareness module into the pre-service teacher-training program. In both countries, the Bank was one of many donors in education, and was operating in a context of strong Government and other stakeholder commitment to the objective of reducing gender disparity.

Box 4: Did Quality of Education Improve as Gender Disparity Reduced?

Although most beneficiaries acknowledge that the quality of services has improved after Bank intervention, the evidence on improved learning is mixed. In Bangladesh, an OED audit (1998) 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 the second grade level. This could be caused by inadequate teacher training and continuing low teacher attendance. In Gambia, student-teacher ratios increased from 30:1 to 45:1 through a consolidation of schools, double shifts, and multi-grade teaching. Although this may have increased efficiency, the impact on quality is uncertain. Additionally, the textbook rental scheme was poorly administered and clearly unsustainable. An OED audit reports that enhancing student achievement has been limited and that capacity building was less than satisfactory. In Zambia, although the average number of teachers increased in urban areas, the numbers decreased in both project and non-project rural areas. If the quality of education is low, the overall benefits to greater number of girls in schools is not fully exploited (Ravallion and Datt (1999)).

3.6 In Yemen and Zambia, the results of Bank lending in terms of gender disparity are not evident despite considerable efforts to address the issue. In the former, the Bank focused mostly on increasing female teachers and increasing residential facilities for girls— measures which were perhaps not adequate to influence any significant changes in a highly conservative society. The high rate of population growth also affected results, as did the Gulf War, the civil war, and a major flood.¹² In Zambia, Bank assistance enhanced gender awareness at an institutional level with some positive results (see Box 5), but there is no evidence of increased enrollment of girls in project areas. Enrollments also fell nationally. Field/beneficiary assessments indicate that in Bank-financed project areas, enrollments fell less than in non-project areas (Zambia Mid-term Review, 1999), but the evaluation could not find impact on female enrollments adequate to reduce the existing gender disparity. This was in part because the Bank financed more schools in urban areas, where gender disparity was not as high (World Bank, 2000g, Clark 1999).

¹² In 1999, in partnership with other donors and led by the Government of Yemen, the Bank has supported a thorough diagnosis of the situation of women and children. Perhaps this analytical work will form the basis of more effective Bank assistance in Yemen.

Box 5: Sustainable Achievements in the Education Sector in Zambia

Although the objective of reduced gender disparity in enrollments was not successfully achieved, there were other positive results. A Gender Awareness module was introduced into the training curricula for education sector management and staff resulting in a number of gender-awareness measures:

- (i) Such training strengthened the gender awareness of managers, and created a pool of gender trainers in the Education Ministry in Lusaka and at the provincial levels. Training programs conducted at all levels led to increased awareness of gender issues even at local levels.
- (ii) As a result of such training, students report that boys were being asked to clean classrooms and girls were being asked to act as monitors—indicating that, in the long term, such training has the potential to reduce gender stereotyping and improve gender relationships.
- (iii) The District Education Officers formulated a policy of gender balance, requiring the appointment of a female deputy head, if a school is headed by a male. However, implementation of the policy was difficult, given the lack of female teachers willing to work in rural areas.

3.7 In countries with less gender disparity in enrollments, Bank assistance for education was gender-blind for the most part.¹³ Field assessments suggest no significant adverse impact on girls as opposed to boys in Ecuador, Sri Lanka, and Vietnam. In Vietnam, field assessments indicate that the largely gender-blind education project generated more benefits for girls than for boys. A number of factors account for the difference, including effective gender equality policy that combined support for the promotion of equitable participation of girls in the sector, relatively better gender-aware local institutions, and poverty targeting. In Ecuador, beneficiary assessments clearly indicate that both boys and girls benefited from improved educational facilities, and the increased enrollments were proportionate for both boys and girls. In Sri Lanka, beneficiaries felt that the construction of schools in remote areas would have benefited girls more because they are most adversely impacted when schools are located at longer distances. However, the Bank lost opportunities to address gender biases in education, redress issues related to gender stereotyping, and focus on gender-based constraints to accessing labor markets. In addition, training was often designed for management—male for the most part. A better-designed program could have targeted teachers who were mostly female.

3.8 *Health.* There were health interventions in Bangladesh, Côte d’Ivoire, Gambia, Haiti, Kyrgyz, Philippines, Sri Lanka, Yemen, Vietnam and Zambia during this period. The evaluation finds that project results have influenced the overall positive trends for women in Bangladesh and Vietnam. However, Bank assistance focused mostly on maternal health and family planning aspects. It did not focus on other gender issues in general in the sector and the evaluation noticed unanticipated impacts on health in a few cases (see Box 6).

¹³ The education project in Vietnam included measures to remove gender biases in text books.

Box 6: Unanticipated, Unrecognized, and Undocumented Environmental Impact on Men and Women

Failure to consider environmental impact can have an adverse impact on women's health. Bank assistance in Ecuador supported projects that financed a number of sub-loans that led to the establishment of banana plantations and flower production farms. Field visits indicate that about 60 percent of the labor consists of women, who complained about the adverse impact of the use of pesticides on their health. They also suggested that the effluents from these small industries were contaminating water sources that they then collected and used for household consumption. Men, however, did not see this as a priority issue, raising a concern that these issues may not necessarily be addressed. Interestingly, the project ICR did not see gender as an applicable issue, while the Borrower ICR stated that gender issues had been partly achieved. Both contributions did not recognize the environmental issue.

Source: OED Beneficiary Assessment in Ecuador (September 2000)

3.9 In Bangladesh, national level 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. This project (US\$756 million) was supported by a large number of donors who together provided consistent and coordinated assistance to a committed Government. The project expanded access to family planning and maternal and child health for rural beneficiaries through support for establishment of satellite clinics in rural areas. A wide range of *Information, Education, and Communication* (IEC) programs devoted substantial time to responsibilities of both men and women in family health and gender issues; beneficiary assessments indicate that these are influencing behavior. There is greater institutional focus on gender issues, including: (i) construction and staffing of an *Institute for Mother and Child Health* with 50 percent female staff; (ii) establishing of a Gender Issues office headed by a joint secretary, (iii) expanding of women's role and employment in the Health Ministry; (iv) developing a gender strategy; and (v) recruiting and training 4,500 female health assistants (because experience shows more effective delivery of services to women by female health assistants). The ICR notes that three inter-sectoral population programs were generating positive impacts on women in terms of better family planning measures. Additionally, the project shifted responsibility to NGOs increasing their efficiency.

3.10 In Vietnam, the intervention is expected to benefit 50 percent of the country's total population by improving primary health care services. There are already some indications that the project may be facilitating declining fertility rates through the upgrading of facilities, provision of IUDs, essential drugs, and trained commune and family planning workers. Beneficiary assessments indicate that more women than men used Community Health Center services (CHCs) during the year before the field assessment. An actively disseminated IEC program includes materials on small family size, and equal treatment of sons and daughters. Family planning methods and beneficiary assessments indicate that targeted populations are listening, although it is too early to talk of impact. The majority of trained workers are women. However, beneficiaries complain of the low qualification of staff, higher costs, and CHCs not being open all the time.

3.11 The gender related results also seem to be positive in the other countries, although the documents do not provide clear evidence of gender-disaggregated impact. In Kyrgyz, the

project is ongoing, but is considered satisfactory by the Government and NGOs, and is expected to generate positive results for women.¹⁴ In Gambia, Bank assistance helped to rehabilitate a number of health facilities, provide them with essential services like water and electricity, and supply them with necessary equipment for providing better services. It provided several housing units in remote areas, addressing a severe constraint to the redeployment of health personnel. It helped to increase the training of nurses—mostly female—in Gambia, and helped improve the curriculum. In the Philippines, Bank assistance helped to improve maternal health and child services. About 450 midwives were appointed to provide field services, and there was an indication of increased access to maternal services for women. Partnerships with NGOs helped increase the efficiency of services in several remote and under-served communities. However, in both Gambia and the Philippines sustainability of these activities beyond the project period was uncertain.

3.12 In Yemen, project ICRs do not provide much information on results for women—however, the provision of services with a focus on rural areas is expected to have benefited poor women. In addition, the project made every effort to increase the number of women personnel in the Ministry, and as health assistants through construction of training facilities closer to rural communities with residential facilities for women. However, one ICR notes that although many women were trained, the public sector was unable to absorb them, though some were able to set up their own services in their villages.

3.13 In Zambia, the Bank-supported, social fund projects financed the construction of a number of health clinics in rural areas, thereby increasing the access of women to health services. In many cases, the project also co-financed residential facilities, addressing a very big constraint to providing services for the rural poor. Communities were involved in the design, implementation, and management of these facilities. Limited field assessments indicate that women have spearheaded these activities in some cases, and overall services have improved in such areas. Despite these positive results, in all these cases, the efforts were not as holistic at a national level as in Bangladesh or Vietnam, and the activities are not likely to have an impact at a national level.

Sustainability¹⁵ of Results in the Health and Education Sectors

3.14 Sustainability of gender results is likely in the health and education sectors where there are positive results. This is because of high levels of country ownership in, and commitment to gender at different levels. Bank assistance was more effective in these sectors because it adopted simple objectives (getting girls into school and improving the maternal health of women) that resonated with the client and were fully owned by them. An approach based on broader gender issues may have been appropriate, but may have been premature during the late 1980s and early 1990s. However, there are two concerns that could reduce sustainability in the long term. First, principles of cost recovery and the imposition of 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, Gambia, Haiti, Ecuador, Vietnam, and Zambia without adequate protection of the poorest. In some cases, this was at the behest of

¹⁴ However, it will be difficult to evaluate results because there are no gender disaggregated impact indicators, unlike in Vietnam where 9 out of the 10 project indicators were focused on women's health.

¹⁵ Sustainability ratings are based on ICR ratings of overall sustainability adjusted for any country specific gender issues identified by the evaluation.

the Government, as in Vietnam. On the other hand, there is evidence of enhanced quality of services. Also, in some cases, communities are involved in management. Facility staff have a greater say over how the funds are to be spent, and seem more satisfied with the improved services. However, beneficiary assessments in Vietnam, Zambia, Gambia, and Ecuador indicate that women complained about the costs of services. In the background of the economic crisis, one mother in Ecuador said: “When we had to buy textbooks, we had to make our children go without food.” But, there is also contradictory information. A Zambia Social Fund Impact study (World Bank 2000) shows that expenditures for education sub-project beneficiaries were 9 percent lower than that of average non-social fund beneficiaries. Beneficiaries spent 3 percent less in sub-project areas than others in non-project areas. There is need for greater and closer monitoring to understand whether this perception is indeed a reality. Second, improving women’s health and increasing enrollments of girls—although essential to sustaining growth—are not adequate in and of themselves to result in poverty reduction for women. The Bank focused effectively on increasing girls’ enrollments, but failed to focus attention on issues related to employment for girls entering the labor force after secondary education. In the long-term, failure to find jobs for secondary school graduates could dampen enthusiasm of households to send girls to schools beyond the primary level.

Institutional Strengthening in the Health and Education Sectors

3.15 In both sectors, Bank assistance focused on institutional strengthening—although without an overall strategy. In the education sector in Bangladesh, Gambia, Zambia, and Yemen, there is evidence of better management skills in addressing gender issues and delivering more gender-aware programs. The Bank has had some influence on the integration of considerations related to female enrollment at the policy levels in Bangladesh, Gambia, Vietnam, and Zambia. The Bank has strengthened human resource aspects and trained large numbers of women in all these countries, and there is some evidence that these women have obtained jobs. In Bangladesh, the health ministry absorbed 4500 female health assistants. In Yemen, for example, only a small percentage of the trained women were absorbed by the public sector. However, there is evidence that women set up some small clinics in available places in the villages and that the services they provided were welcomed by other women. Female teachers have been trained in all countries, although not always in equal numbers. Removal of gender biases in textbooks occurred in Bangladesh, Gambia, Zambia, and even in Vietnam. In Vietnam, there has been significant training in these sectors and because women predominate in these sectors, the majority of trainees have been women. The Bank has increased partnerships in Bangladesh, Gambia, Kyrgyz Republic, Vietnam and Zambia by collaborating with NGOs and communities in the design and delivery of services.

3.16 To conclude, the Bank’s performance was satisfactory overall, project results were satisfactory, but the impact on development effectiveness for women was modest in eight countries, and substantial only in three.

INCREASED PARTICIPATION IN ECONOMIC DEVELOPMENT

3.17 Investment in women's human capital is not adequate to improve the overall welfare of women. Ravallion and Datt (1999), using data from 15 states in India, found that growth contributed to better poverty reduction in states with better distribution of education and higher literacy rates, but the positive link is negligible at low levels of education. Moreover, even formal education is not found to have a positive effect in the absence of reforms that lead

to an opening of markets. Thus, in addition to investing in women's human capital, supporting the increased participation of women in economic activities is a critical dimension for poverty reduction and the enhancement of overall welfare of women. The results of Bank assistance in this dimension are summarized in Table 3 and presented below.

Efficacy of Bank Assistance in Increasing Women's Participation in Economic Development

3.18 Efforts to address the increased participation of poor women in economic development have been made in only about one-quarter of the projects outside the health and education sectors. These efforts have been without a strategy, limited to small ad hoc WID components. There is also no indication that either the Bank or the Governments have been able to effectively upscale or replicate any of these efforts.

3.19 Results of Bank assistance in this dimension were rated along three criteria: (i) increased opportunities for income generation (including where relevant, reduced household burden increasing time for productive activities); (ii) increased access to credit or other relevant economic services; and (iii) increased participation in training or skills upgrading activities (including literacy programs). Table 3 indicates that except for Bangladesh, Gambia, Poland, and Vietnam, the results of Bank assistance in this dimension are unsatisfactory. In Gambia and Bangladesh, Bank assistance addressed this dimension in a holistic manner touching on all the above issues. In Poland and Vietnam, both men and women were able to benefit equitably from largely gender blind Bank assistance because implementing agencies stepped in with targeting mechanisms for women or because both women and men were able to access benefits. In other countries, Bank assistance addressed one or two of these indicators in an ad hoc manner resulting in some localized impact. The overall results are discussed below at a project level.

Table 3: How Did Bank Assistance Increase the Economic Participation of Women?

	Bangladesh	Côte d'Ivoire	Ecuador	Gambia	Haiti	Kyrgyz	Philippines	Poland	Sri Lanka	Vietnam	Yemen	Zambia
Results*	MS	U	MU	S	U	U	MU	S	MU	S	MU	MU
Sustainability**	UL	UL	UL	L	UL	UL	L	L	UL	L	UL	UL
Institutional Development***	M	N	N	SU	N	N	M	M	N	M	M	N
Efficacy	M	N	N	SU	N	N	N	M	N	M	M	M

* HS/Highly Satisfactory, S/Satisfactory, MS/Moderately Satisfactory, MU/Moderately Unsatisfactory, U/Unsatisfactory; HU/ Highly Unsatisfactory ** HL/Highly Likely, L/Likely, UL/Unlikely, HU/Highly Unlikely
 *** H/High; SU/Substantial; M/Modest; N/Negligible

Increased Access to Economic Opportunities

3.20 Women constitute the backbone of the **agricultural labor** in many of these countries. Increased access to services, assets, and capital is very important for increasing their productivity and incomes. In addition, given the different roles and responsibilities in the

sector and the wide gender disparity in access to land and other resources, the impact of gender-blind development interventions is bound to be different and often adverse vis-à-vis women. However, scant attention has been paid to these issues in the projects that were evaluated. Although 42 of the 180 interventions were in the agricultural sector, only 14 projects included components or activities to benefit women. The components were ad hoc and appended, but resulted in small positive results for women.

3.21 Bangladesh provides an example of these results. Out of seven projects reviewed in the agricultural sector, four projects included WID considerations. One project included a US\$2 million component for supporting the economic activities of women's groups. It ultimately disbursed only US\$200,000 and financed about 16 projects, eight for women. The ICR team visited one sub-project and found unsatisfactory results, mainly because of an uncontained disease that affected shrimp cultures being cultivated by women's groups. The OED audit team visited another sub-project and found that it was a good practice worth replicating. Results have been mixed and, in any case, marginal.

3.22 Another project component had two objectives. The first objective (retraining 560 women program coordinators) was not achieved due to the cancellation of a Government program of which it was a part. The second objective was successfully achieved. In partnership with NGOs, a gender-focused extension program was formulated and implemented to enhance homestead production. The ICR states that these activities resulted in increased homestead production and better household nutrition, leading to its replication by NGOs. It also resulted in increased direct contact between women clients and the Department of Agricultural Extension. This component was, however, financed by the *Overseas Development Assistance*. Other projects in Bangladesh dealt with irrigation and targeted landless women for temporary construction work as part of a popular and effective *Food for Work* program. The results are not as positive in other countries.

3.23 The evaluation only examined whether the Bank provided strong and gender-aware safety nets (see Table 4). Accompanying social safety net interventions were weak in protecting economic risks. Social Fund projects were implemented in Ecuador and Zambia to provide decentralized mechanisms to assist the poor through community-initiated and managed sub-projects. The projects focused on constructing large numbers of small infrastructure in remote areas. None of the projects included a gender strategy. The projects generated temporary employment mainly for men, while in many cases, women provided free community labor. Communities were also burdened in that they had to co-finance these activities through monetary or other contributions.

3.24 The evaluation found mixed results of adjustment measures (see Annex X). For example, Kumar (1994) suggests female disadvantage in response to adjustment measures, such as the agricultural commercialization that led to the adoption of hybrid maize in Zambia.¹⁶ Results indicate that female-headed households have a lower adoption rate of hybrid maize compared to male-headed households, primarily because the former are constrained by smaller farm sizes. Kumar also shows that adoption of hybrid maize is associated with reduced decision-making power for women regarding input allocation, lower access for women to proceeds from sale of output, and lower contributions from women to household expenditures on food. At the same time, another study found that laid-off workers

¹⁶ Agricultural Marketing and Processing Infrastructure Project (FY 1993).

in Zambia face the same unemployment rate as the general population (28 percent), despite a higher skill base. Women are slightly over-represented among laid-off workers, gravitating to self-employment more than men, and thereby less subject to poverty than men (Kikeri 1998).

Table 4: Integration and Monitoring of Gender Issues during Adjustment

<i>Country</i>	<i>Severity of Gender Disparities¹</i>	<i>Integration of Gender into Social Protection Measures²</i>	<i>Monitoring of Gender Issues in Adjustment Measures³</i>
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
<i>Average</i>	<i>SU</i>	<i>M</i>	<i>N</i>

Note: All ratings are on a four-point scale, where N = Negligible, M = Modest, SU = Substantial, H = High.

1. This is based on a relative ranking of countries based on the UN 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.

3.25 Water Supply projects were mostly gender-blind even in countries where access to potable water is an issue for women. Only three out of the eleven projects in the sample had integrated gender considerations. Sustainability seems to be a major concern in this sector. At a project level, there have been some positive results. In the Philippines, the involvement of women improved utilization and sustainability of physical facilities. Although the ICR provides very little information on gender impact in Sri Lanka, an OED evaluation indicates that many women were able to diversify their incomes due to time-savings. One-third of the participants in community leadership roles were women, and the project brought together a core set of women who work at each level developing women's capacity to participate as active community members. In some settings, the project led to groups of women starting savings schemes, and women have been increasingly trained and have begun assuming positions as technical officers. ICRs indicate that two other projects, although gender-blind, seem to have benefited women. The intervention in Haiti had unsatisfactory results and sustainability was unlikely, but it resulted in about 500,000 people from disadvantaged localities being supplied water through kiosks and standpipes. Women must have benefited. Another ICR of a gender-blind project in Yemen points out that women have benefited from spending less time collecting water. In Bangladesh, although the ICR does not address the issue, the choice of technology (shallow tube wells and low lift pumps) may have resulted in women not benefiting from the project because of their relative lack of resources to purchase them.

3.26 Some gender blind projects have had an adverse or inequitable impact on women's economic activities. For example, a bus station constructed in Ecuador had new stalls that were leased out mainly to men. It reduced the income of women who used to sell informally to travelers. A promise from the Municipal Corporation to compensate them never materialized. In Zambia, projects intended to increase incomes of the poor led to inequitable

distribution of employment and cash income with disproportionate increases in women's workload.¹⁷ Cash crops such as coffee and maize promoted by these two agricultural projects were controlled by men. By extending the production area, women derived minimal benefits from their additional work. Similarly, a market built in Zambia solely for women—without consideration for demand—resulted in the market being more of a community center where women could socialize rather than generate additional income. The advantage was that men were not interested in leasing the stalls.

3.27 A road built in Zambia without any community participation benefited both men and women, but it increased men's access to alcohol due to the increased transportation flow. Women complained that men spent the evening drinking, while women continued to work. A market built in Bangladesh had formal bidding procedures that were often cornered by the 'local musclemen' in the vicinities. Women are unlikely to have obtained fair access. In some projects, benefits went to land owning farmers, while the benefits for landless women were in the form of paid construction labor.

3.28 In some cases, gender-blind projects improved women's access to economic resources.¹⁸ A gender-blind project in Zambia increased employment on coffee farms. Although only one of the 76 permanent employees is a woman, during the coffee picking season the majority of casual labor was women. An unanticipated impact was that rural women opened up a new wage labor market in the coffee sector. It involved seasonal, sometimes 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 in women's position. Positive changes in the social position of women were identified in the case of the Mining Technical Assistance project. Field assessments indicate that the project led to retrenchment of men and the loss of their formal wage employment. The greater share of providing for their families shifted to women. The women who took care of the homes and ran small businesses prior to the loss of male employment had to struggle even more to feed their families. Gender roles changed as men were reportedly spending greater amounts of time in the household and taking on a larger share of domestic work.

3.29 To increase efficiency, the state scaled back on retirement pensions, delayed the normal age of retirement differentially for men and women, and withdrew programs for the unemployed in Kyrgyz. Reducing 'care' services and withdrawal of social assistance affected women differently than men (World Bank 1992). Women were literally left 'holding the baby,' constraining their ability to participate in the labor markets and in some cases resulting in taking girls out of school. The Bank did not mitigate this situation even in its safety nets. Another project supported registration of land, a major economic asset. In many *oblasts*, land was registered in the name of the male head of the household, thereby eliminating any rights women had over land under previous customs of land ownership. The gender impact was not

¹⁷ Based on field assessments conducted in collaboration with ISNAR.

¹⁸ 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 by providing more income opportunities for rural households. Both the direct and indirect benefits are likely to have impacted women.

monitored, losing the opportunity to deepen the understanding of gender issues during the transition.¹⁹

Increased Access to Credit Facilities

3.30 There were 25 projects with microcredit components in ten countries during this period. Out of these 16 projects did not integrate any gender considerations and only two involved the provision for flexible forms of collateral in Philippines and Sri Lanka. Ninety percent of the Philippines project was canceled, although it had a promising design for benefiting women. The ICR of the Sri Lanka project indicates some good results for women, although overall sustainability was rated as unlikely by the ICR.

3.31 Although the other components or projects were gender blind, field assessments in Vietnam indicate that both women and men benefited from the smallholder credit and had a repayment record exceeding 95 percent despite the fact that the project was gender blind. This was due to the involvement of women's NGOs that ensured women's access, as well as a local regulation that required both spouses to sign as applicants. Women benefited equitably, and that despite the drawbacks of the credit programs (small amounts, application procedures) male and female respondents agreed that the low interest credits have helped improve their lives and production. Also, the assessment finds that "the increasing role of women in family access to credits (as co-signer or principal applicant) combined with their traditional role as money-keeper for the family appear to improve their decision-making power in the family". Second, outreach programs for ethnic minorities in the uplands and mountains are being strengthened, thus eliminating the constraints of remoteness and mobility that may be especially limiting for women.

3.32 There is also evidence of unanticipated impact in some microfinance projects (see Box 7). These experiences indicate that the Bank needs to carefully examine expected results, taking into account, in a sensitive manner, the range of possible social and cultural responses that may be triggered by women's increased access to micro-finance.

3.33 Gender considerations are not fully taken into account in projects that provide loans to **small and medium sized industries**. Although the then-existing 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 in these sectors except in Gambia and the Philippines.

¹⁹ As late as 1998, the Bank insisted that there were no gender issues, although in 1997 the ADB had published an assessment identifying gender issues.

Box 7: Do Microfinance Projects Improve Gender Relations?

A **Bangladesh** poverty alleviation project with a microfinance component is helping to significantly reduce poverty. The Asian Development Bank (ADB) in consultation with OED conducted an independent impact evaluation. A large percentage of the microfinance went to women, but only 20 percent of the female beneficiaries interviewed had access to money earned and a voice in spending it. Female beneficiaries confirmed, however, 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 were able to withdraw their women from having to work, mainly in the informal sectors, and pay better dowries for marriage – both symbols of prestige for the household and for women. In **Vietnam** too, field assessments indicate that although rural credit to women improves their lives, there is no clear evidence that it changes existing gender orders and division of labor within the family. In the **Philippines**, a few female beneficiaries responded that their ability to generate additional income had led to their husbands taking on responsibility for more household chores, although most felt that it had not significantly alter gender relations.

Increased Access to Training or Skills Upgrading

3.34 Sixty-two percent of the projects mainly in the education, health, water supply, and agriculture sectors included skills upgrading or training components. Only one third of these projects integrated concerns for women. ICRs did not usually provide any gender disaggregated data on the numbers of trainees or discuss the impact of such training.

However, the evaluation finds that unless the project design takes gender considerations into account, women are unlikely to benefit from these activities. For example, in Vietnam, field assessments show that during implementation the Provincial Agriculture and Extension Center made the selection of women a priority in selecting candidates. This reduced the chances of less women being trained—a likely event in this sector. Large numbers of women were trained in the health sector in Vietnam. However, here the project director said: “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 other countries like Sri Lanka, Philippines, and Zambia, field assessments indicate that a gender-blind selection process of trainees (without any design features to ensure gender equity in outcome) is likely to result in majority of men being trained.

3.35 In many of these countries illiteracy is a significant constraint to economic participation. Yet it was seldom addressed in a meaningful way. There were two projects with small components. In both cases, the size of the component and the failure to follow up on sustainability issues resulted in women not being able to maintain the momentum achieved.

Sustainability of Results in the Economic Participation Dimension

3.36 Sustainability of results are difficult to aggregate. The evaluation finds that in countries with greater gender disparity, sustainability of results for women is unlikely. For example, the Zambia Coffee Project resulted in men obtaining formal employment in the coffee farms with social security and other attendant benefits. Women, on the other hand, got increased

opportunities for income in the unregulated informal sectors, where the risks are higher. In addition, in these countries, there are legal and institutional constraints that inhibit women's equitable access to own and control economic resources. For example, the wife would have no legal rights to any assets derived from project assistance or from a microcredit facility that are registered in the husband's name. These larger legal and other constraints—beyond the scope of a single intervention—reduce the sustainability of positive results at the micro-level in some countries. On the other hand, sustainability for women was likely in Vietnam where land allotted through Bank assistance was registered in the name of both spouses, and all applications for microcredit were required to be in the names of both spouses. As the field assessments indicate, these measures afforded women greater security.

Institutional Strengthening to Increase Women's Participation in Economic Development

3.37 The Bank did very little to strengthen institutions to increase the participation of women in economic activities. In Gambia, it helped to strengthen national institutions that provided social and economic services to women. Subsequent audits indicate that the institutions have been sustainable. In Bangladesh or Vietnam, where Bank assistance supported micro-finance for women, it merely supported already successful mechanisms for providing loans on affordable terms to women. In addition, there have been ad hoc activities such as increasing female extension workers in the Agricultural and Fisheries Ministries in Bangladesh and Yemen, or better partnerships between Government agencies and NGOs in Bangladesh and Philippines. Overall, the lack of a strategy is apparent and the results have also remained marginal and ad hoc. To conclude, the Bank did not effectively address issues related to the economic participation of women. Efforts were unfocused and results were consequently scattered and unsustainable.

INSTITUTIONAL DEVELOPMENT IMPACT

3.38 The 1994 policy requires the Bank to assist countries to strengthen institutions for the increased participation of women in development. The evaluation assessed institutional development impact along three specific criteria: (i) strengthened development institutions to deliver gender-aware programs (the evaluation assessed whether the Bank strengthened institutions or 'machineries' set up for coordinating women's or gender issues in the country); (ii) strengthened NGOs or community groups to participate in gender-aware development interventions; and (iii) increased availability of gender disaggregated data. Overall, the results are mixed (see Table 5).

Table 5: How Did Bank Influence Institutional Development for Gender?

Aspects of Institutional Development	Bangladesh	Côte d'Ivoire	Ecuador	Gambia	Haiti	Kyrgyz	Philippines	Poland	Sri Lanka	Vietnam	Yemen	Zambia
Results in Strengthened Institutions	N	N	M	H	N	N	N	N	N	SU	M	N
Results in Better Partnerships with NGOs /Communities	M	N	N	M	N	N	N	N	SU	M	M	M
Results in Generation and Use of Gender Disaggregated Data	M	H	SU	M	N	H	N	H	N	SU	N	H
Overall Rating for Results	M	M	M	SU	N	M	N	M	M	SU	M	M
Sustainability**	L	U	L	HL	U	L	L	L	U	L	U	U
Overall Rating for Efficacy	M	N	M	SU	N	M	N	M	N	SU	N	N

* H/High; SU/Substantial; M/Modest; N/Negligible ** HL/Highly Likely, L/Likely, U/Unlikely, HU/Highly Unlikely

Strengthened Institutions

3.39 All twelve countries have machineries (term used by Beijing Platform), in some cases since the early 1980s, to coordinate or address women's/gender issues. The Bank has focused on strengthening these institutions only in Gambia, Côte d'Ivoire, Ecuador and Vietnam. Except in Côte d'Ivoire, these activities have been successful and worthy of replication. In Gambia, Bank assistance strengthened the women's machinery to assist in increasing the gender awareness of other important ministries, thereby widening and deepening gender mainstreaming. In 1999, the Bank embarked on an ambitious institutional strengthening of Government agencies in Ecuador to mainstream gender into all the Bank portfolio projects. Assistance was provided by a Population and Human Resource Development (PHRD) grant, and involved highly participatory mechanisms in which project implementation staff led the gender mainstreaming process of their 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 their 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 sectoral ministries, thereby contributing to the marginalization of many of these "machineries." This lack of support raises some concern, given that many of these agencies resulted from efforts of UN agencies including the Bank.

Increased Involvement of NGOs/Community Groups in Development

3.40 In 1991, an operational directive recommended that the Bank involve NGOs in its operations in order to reach the poor more effectively. About one-third of the projects included NGOs in implementation, particularly in the social and health sectors (Bangladesh, Ecuador, Gambia, Haiti, Philippines, Poland, Sri Lanka, and Vietnam). However, it is not clear whether the Bank focused on the capacity building of these NGOs to bring in the voices of poor women. There has been some training in Sri Lanka and Gambia, but it often seems to be supply-driven, raising sustainability issues.

3.41 Bank assistance has focused on gender issues at the community level. However, the impact is marginal in some countries, because it has not been within an overall equitable institutional framework for women's participation. Although 36 percent of the projects involved some form of community participation during the implementation stage, less than 40 percent of these gave attention to women's participation. The Bank has required the participation of women in community-level institutions in some projects. Field assessments indicate mixed results. At one level, such participation increased the burden of women, who were often responsible for the free labor, while the paid labor went mostly to men. Some projects required membership of women in committees that managed small development activities. But the outcome was that women were responsible for cleaning or collecting money, but rarely had a role in decision-making. Recently in Zambia, one project required that women should be involved in the decision-making team, and not just participate as members at large. Such mandatory provisions have some positive impact. Field assessments in the Philippines, Zambia, and Ecuador indicate that such prolonged exposure provides women with opportunities for leadership, although most preferred to stay in the background. At the same time, in containing Bank assistance to the micro-level, the results have been few, with no impact at the national levels.

Increased Availability of Gender-Disaggregated Data

3.42 The 1984 OMS and the 1994 OP specifically require the Bank to monitor the gender impact of its assistance. It also calls for the Bank to provide assistance to countries in collecting, analyzing and using gender-disaggregated data. The Bank's efforts have been marginal in the first case, with negligible impact (see OED Gender Evaluation 2000 and Attachment I, see Box 8). The results orientation of these projects in terms of close monitoring of gender-disaggregated results is not high. Seventy-four percent of the projects in the social and agricultural sectors included monitoring systems of which only about 10 percent included gender-disaggregated indicators.

Box 8: Gender Disaggregated Data

In one country, in the same ministry, project managers maintained gender-differentiated data for ADB-financed interventions, but failed to do so for the similar WB-financed interventions. When queried, they responded that while ADB staff insisted on having differentiated data, the WB had never raised this issue.

Source: OED Gender Mission

3.43 The Bank has supported a number of governments in collecting gender-disaggregated data. In Kyrgyz, Zambia, Vietnam, and Ecuador, the Bank financed this through LSMS. In the Africa region, surveys were conducted under the program for Social Dimensions of Adjustment. Côte d'Ivoire and Gambia were included in the group of seven countries. A systematic Gender Analysis of the available survey data was prepared and widely disseminated by the Bank under the aegis of its Africa Region Gender program GAPS. In Poland, the *Employment Promotion and Services* project introduced a new, sophisticated and gender-aware labor monitoring system into the Central Statistical Agency in Warsaw. The surveys made a substantial contribution to improving the Bank's knowledge and understanding of relevant gender-related issues, and perhaps in promoting as well the development of more poor and gender-sensitive national policies (although there is little explicit evidence regarding the latter). NGOs and researchers also use such information.

However, LSMS surveys are expensive and require significant technical assistance. In addition, unless accompanied by qualitative assessments, they provide gender-disaggregated data, but do not shed light on intra-household gender relations. In most cases, despite the expense, sample sizes are small and generate national level statistics that are inadequate in providing an insight into the differences at sub-national levels.

3.44 To conclude, there has been no Bank strategy for institutional development for gender in any country, except in Gambia, Côte d'Ivoire, and Vietnam, but positive results were only found in Gambia and Vietnam. These efforts have been sporadic and, consequently, results have been limited to the micro-level with local impact.

4. What Worked Well? What Needs To Be Improved?

4.1 In addition to good diagnosis of the country gender context, the evaluation found that country ownership, a strategic country-level approach, partnerships, systematic monitoring of results, and project design were common characteristics of successful projects (see Box 9).

Box 9: Characteristics of Good Practices in Gender

Country Ownership. Where the evaluation uncovers good results for women (Bangladesh, Gambia, Poland, and Vietnam), it finds (i) greater acceptance of gender equality or a very visible and actively implemented country gender policy or strategy, and (ii) strong commitment reflected by relatively better 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 gender analytical framework based on WID assessments. Yet while the Gambia WID project generated successful results for women, the Côte d'Ivoire project did not. The critical difference was the design features and the implementation arrangements. (See Table 6).

Effective Partnerships. The Bangladesh Education and Health Projects have better results. Both projects involve significant partnerships. Partnership is also evident with NGOs, thereby increasing competition in the delivery of 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.

Systematic Monitoring of Results. The successful projects for women (Bangladesh Education, Bangladesh Population and Health, Gambia Education Project and Sri Lanka Water Supply) had better than average Project Status Reports (PSRs) that involved closer monitoring of gender/women's issues.

(Source: Distilled from OED Evaluation 2000 and 2001)

WHAT WORKED WELL?

4.2 **Country ownership.** The evaluation finds that gender-aware Bank assistance that was responsive to or framed within the country's agenda for women/gender proved to be a very important factor for successful results. This is true in Gambia, and resulted in many sectoral

ministries embracing the program. This outcome is all the more noteworthy when compared with a similar project in Côte d'Ivoire, which was not framed within the existing WID policy in the country (see Table 6). This is true at a sectoral level also. Increasing girls' enrollment and improving the status of women's health was a strong policy in Bangladesh and Gambia. When Bank assistance responded to these policies in a gender-aware manner, the results were positive and likely to be sustainable. This strengthens the argument that the Bank cannot achieve good results for women merely by integrating gender considerations into its own assistance. A positive and supportive environment within the country is essential. Strong, visible, and active gender or women's policies have been a common characteristic of a strongly supportive environment, as have strengthened institutions at sub-national levels. In addition, the potential adverse impact of gender-blind projects was averted in countries with strong gender aware implementing agencies in Vietnam and Poland, resulting in satisfactory results for women (see Box 10). Vietnam and Philippines provide interesting comparisons that indicate that ownership and commitment is necessary at different levels in the country. Gender-blind projects resulted in much better results in Vietnam than in the Philippines because in Vietnam, the local institutions and community organizations seemed much more gender-aware, while in the Philippines such gender awareness was more at the national levels.

Table 6: Implementing Arrangements are Critical in Successful Results in Gender

Aspect	Gambia WID Project (Satisfactory Results)	Côte d'Ivoire WID Project (Unsatisfactory Results)
Project Objectives	Project Objectives were designed to precisely meet the objectives of the Government's Policy agenda.	Not based on Government Agenda.
Analytical Framework	Project design reflected a detailed understanding of gender and institutional issues in the Gambia as diagnosed through a gender assessment.	No situation analysis.
Project Preparation	Based on a Social Dimensions of Adjustment (SDA) survey, preparation included assessment of women's priorities and needs, development and testing of IEC materials, and review of NGO activities. Three of the components were closely related to parallel Bank projects in education, health and agriculture, a unique feature. Declines in the Portfolio and changes in both the agricultural sector staff and WID Ministry staff resulted in such efforts being unsustainable.	Based on an SDA survey, but no preparation or links to other projects.
Implementing Agency/Period	Implementation entrusted to the sectoral ministries, coupled with strong inter-ministerial coordinating mechanisms. Gender mainstreaming was effective because it was part of a process that improved the enabling (and learning) environment within their sectoral areas of expertise, using existing mechanisms instead of creating parallel ones. The Women's Bureau was responsible only for coordination and monitoring. Recognition that change is long term in this area, project was for five years.	WID Ministry was placed in charge (staff say there was political pressure to do so). Project was complex but the project was for a two-year term.
Government Commitment	Inter-Sectoral Coordinating Mechanism that met regularly. Highly visible project because of broad ownership sustained in the post completion phase, especially in the adoption of a national Gender Policy (1999)	Inter coordination mechanism failed because there was little ownership and government did not commit to meeting technical capacity gaps.
Monitoring Mechanisms	Conducted a baseline survey to establish indicators as input into the monitoring system in the Women's Bureau.	No baseline survey.
Partnerships	Effective partnerships forged with NGOs and with other donors.	No efforts at partnership.

4.3 *Strategic support at country level.* In Gambia, the Bank provided holistic assistance (focusing on all three dimensions) within a country-led agenda. Bank assistance included linkages between relevant Bank-supported projects. Project-specific objectives were formulated, in some instances, after a needs assessment of potential beneficiaries (see Table 6). With Bank assistance, the government launched an extremely successful IEC program targeting the general public and community-run radio stations and video halls. These were particularly effective mechanisms for the dissemination of advocacy and substantive content material on women's issues, providing significant spill-over benefits. The project initiated a process of collaboration and partnership between the Women's Bureau, other government agencies, NGOs, and other donors that lasted beyond Bank assistance. Overall, this holistic support in critical areas enhanced the country's development effectiveness.

4.4 *Partnerships* have not been a strength in Bank assistance. There is some evidence to support the hypothesis that projects with partnerships have generated better results (see Box 10). The evaluation independently selected good practice projects which had generated substantial positive results for women, specifically 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 best practices were identified from a total of 180 projects.

Box 10: Implementing Agencies Can Save the Situation

Actions taken by Implementing Agencies in Poland helped to reduce the potential adverse impact on women:

- Jobs traditionally held by women were eliminated under a Bank-financed project. Although the project was gender-blind, **Telecommunications** POLSKA retrained all the women for other positions within the company. In 1992, 49 percent of positions within the organization were held by women, and by 1999 that number had decreased to 45 percent. Some women preferred to take retrenchment packages.
- As a result of restructuring, the **mining sector**, many underground workers (all men) and surface workers (mostly women) lost jobs. Compensation packages for underground workers were higher than for surface workers, although the package for the latter was the same for both men and women. Both men and women were offered training programs. In helping households select the appropriate compensation package, miner's wives were sent information on the options and encouraged to participate in the decision-making. 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 the compensation for productive purposes. Less than 10 percent was spent on consumer items (include reference).

**NGOs in Poland assert that the above cannot be attributed to the Bank or the Government, but happened due to concerted pressure from women's NGOs in Poland (Warsaw Workshop).

WHAT NEEDS TO BE IMPROVED?

4.5 *Improved policy regime.* There could be many reasons for the failure to address issues related to women in a holistic fashion, in particular in the economic participation dimension. The lack of training and resources is one factor. The evaluation finds that the failure to shift to a gender analytical framework is another constraint. A gender lens would have clarified

what was required, i.e. not special components or subsidies for women, but addressing gender-based distortions that prevent half of the population from accessing the benefits of Bank assistance. Another reason is that staff sometimes do not pay adequate attention to the sustainability and equity dimensions of growth. Whatever the reason, in failing to address the economic policy and institutional dimensions holistically and effectively, the Bank has reduced the overall efficacy of its contribution to the investment in women's human capital.²⁰

4.6 Better integration of gender considerations into Bank projects. Evidence is clear that where there is meaningful integration of gender issues in project design—particularly involving the participation of women in the design and implementation—there are greater chances of mitigating adverse impacts and in ensuring better results for women. Gambia is one strong case in point as stated earlier. In countries like Zambia, the participation of women in sub-project design and implementation under the social fund also increased their access to benefits.

4.7 Systematic monitoring of results. This evaluation examined all Project Status Reports (PSRs) available in the system for the reviewed projects to see how gender issues were monitored during supervision (85 projects), and concluded that the focus on results was highly unsatisfactory for gender issues. Forty-six percent 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 last two categories, only five PSRs provided an explanation of the rating. All four best practices fell in the last category. ICRs were examined to assess how they dealt with gender issues. Out of the 131 investment projects that closed in these twelve 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/gender analysis of the results.

4.8 Need for greater support to Bank staff. OED conducted a survey to understand perceptions of Bank staff on integrating gender considerations into Bank assistance. 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 of the respondents 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 if they were to integrate gender considerations into their work. The survey indicated the need for a more visible gender policy within the Bank, and for greater support to staff if they are to implement the gender policy better (see Annex VII for details).

²⁰ Although investment in human capital may have a beneficial impact on households, it is not adequate by itself to empower women or to influence positive changes in 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 (Quality of Growth p. 41). In addition, even with relatively higher levels of human capital, there would be need to reduce distortions that inhibit women's access to labor markets or to increase their opportunities for self-employment.

5. Conclusions and Recommendations

5.1 *Overall conclusions.* The study focuses on twelve countries, analytical work prepared during the evaluation period, and 180 projects. While the findings and lessons can only be indicative in light of the small sample, the countries selected provide regional and income diversity, as well as differences in the degree of gender disparity. The findings are also consistent with the other independent impact evaluations. For example, Annex IX, provides a summary prepared by the *Women's Eyes on the World Bank* of an evaluation undertaken of the impact of Bank Assistance in Latin America. Box 11 provides key messages emerging from the regional gender workshops.

Box 11: 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 in 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 at Keynote Address, ECA Workshop in Warsaw in 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)
“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)
- “The Multilateral agencies, and particularly the World Bank, came late into the area of gender.” The bilateral and UN agencies were here before.” (Latin American & Caribbean Gender Workshop Participants)
- “When will the Bank recognize the adverse impact of transition on women?” (ECA Workshop Participants)
- “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)

5.2 Bank assistance addressed women’s/gender issues in the human development sectors, particularly in countries where there is gender disparity in education enrollments. Overall, results were satisfactory. However, Bank assistance did not focus similarly on increasing the economic participation of women or in strengthening the institutional framework for gender. The efficacy of Bank assistance has been substantial only in Bangladesh, Gambia, Poland, and Vietnam, modest in Ecuador, Kyrgyz, Philippines, Sri Lanka, and Zambia, and negligible in the Côte d’Ivoire, Haiti, and Yemen. In Bangladesh and Gambia, the Bank was an important player in delivering the positive results. In Vietnam, the Bank can take some credit; in Poland, only minimal (Table 7 provides the overall ratings).

Table 7: How Did Bank Assistance Impact Country Level Development Effectiveness?

	Bangladesh	Côte d'Ivoire	Ecuador	Gambia	Haiti	Kyrgyz	Philippines	Poland	Sri Lanka	Vietnam	Yemen	Zambia
Efficacy of Bank Assistance												
Relevance of Bank Assistance*	H	M	M	H	N	N	N	SU	M	SU	M	SU
Results of Bank Assistance**	SU	N	M	SU	N	M	M	M	M	SU	M	M
ID Impact*	M	N	M	SU	N	M	N	M	N	SU	N	N
Overall Efficacy*	SU	N	M	SU	N	M	M	SU	M	SU	N**	M

*H/High; SU/Substantial; M/Modest; N/Negligible;

**The lack of sustainability was a major factor in determining the overall efficacy rating for Yemen.

5.3 Although causality is difficult to assert, the evaluation finds the following common factors in Bank assistance to Bangladesh and Gambia. First, country ownership and government commitment is evident as reflected in active policies and action plans for women, and 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, there was convincing analytical work that underpinned and laid a strong technical foundation for Bank operations in both countries. Much of this analysis and diagnosis was within a gender analytical framework. Fourth, in these countries, the Bank adopted a holistic approach to gender issues. It not only focused on integrating women's/gender considerations into the education and health sectors, but also included 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 than just tinkering at the margins to help a few women. Sixth, in both countries, there were incentives for strengthening gender awareness at the community levels. Seventh, non-governmental organizations were involved in implementing Bank assistance. Eighth, in both countries, the Bank is only one actor. There is much larger evidence of partnerships in providing development assistance. In none of the other countries is Bank assistance characterized by all the above factors.

5.4 This evaluation reiterates the recommendations of OED Gender Evaluation 2000 that the Bank's conceptual and analytical frameworks for addressing gender considerations need urgent 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.²¹ While these are appropriate entry points in Africa, South

²¹ This is consistent with International Development Indicators, which also measure gender equality in primary and secondary enrollments as key indicators of progress towards gender equality.

Asia, and in some countries in other regions, they did not provide 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. Clarity of this basic conceptual framework is needed to develop country strategies and instruments appropriate tools to meet desired policy objectives.

5.5 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.²² Such integration into Bank assistance is found to be particularly necessary in countries with greater gender disparities. In countries with greater participation of girls in education, gender-blindness did not result in constraining access to girls or women in the social sectors. However, even in these countries, the failure to address gender and economic issues resulted in women not benefiting equally or equitably, thereby confirming the need to integrate gender considerations into project design. Exceptions were Poland and Vietnam. Better results for women resulted from the enhanced gender equality in these countries, and the fact that gender-aware local agencies intervened in many cases to enhance the impact of the intervention on women. In Vietnam, good poverty targeting also made a difference.

5.6 The evaluation also suggests that the Bank can get the biggest returns for its efforts where it is able to assist in the creation or transformation of development institutions in the borrowing country that in turn have a pivotal role in delivering gender-aware programs and projects. The evaluation found that in countries such as Poland and Vietnam with strong gender policies and gender-aware institutions at local levels, gender-blind projects have generated positive results for women during implementation. Given that the Bank is moving towards programmatic lending, strengthening of in-country institutions needs to be the focus of a proactive Bank strategy, if its programmatic assistance is to generate sustainable results.

5.7 OED's Gender Report 2000 recommended that the Bank's gender policy be clarified, the responsibilities and implementation arrangements strengthened, and systematic monitoring of policy implementation and progress be undertaken on the ground (see Attachment 1). Based on the findings and lessons of this evaluation, OED further recommends:

- (i) ***Strengthen borrower institutions and policies.*** Before and since Beijing, most borrowers have, at the behest of UN Agencies, formulated national policies and/or action plans for gender equality and/or the advancement of women, consistent with the principles of the Beijing Platform for Women. The Bank should strengthen development institutions to support the implementation of these policies/action plans. In countries where such policies and plans are weak, support for their strengthening (through country dialogue and non-lending services) should be a Bank priority.

²² In addition, the evaluation found that sixty-one percent of all projects with overall results rated 'S' and 'HS' had integrated gender issues; all projects rated as HS had high levels of gender integration. Only 45 percent of projects rated unsatisfactory or highly unsatisfactory had integrated gender considerations. The levels of gender integration were independently validated by the OED evaluation, although it relied on ICR ratings for overall results.

- (ii) ***Integrate gender considerations into country assistance strategies.*** Based on a comprehensive diagnosis, the CAS should explain how Bank assistance will take into account the linkages between poverty and gender. This assistance and its underlying strategy should be explicitly related to the Borrower's policy framework for gender.
- (iii) ***Integrate gender into the design of Bank-supported projects.*** Gender analysis should be integrated into the economic and social analysis carried out in the preparation and design of Bank-supported projects so that both men and women are able to access the benefits equitably. This is especially critical for countries with high gender disparities.

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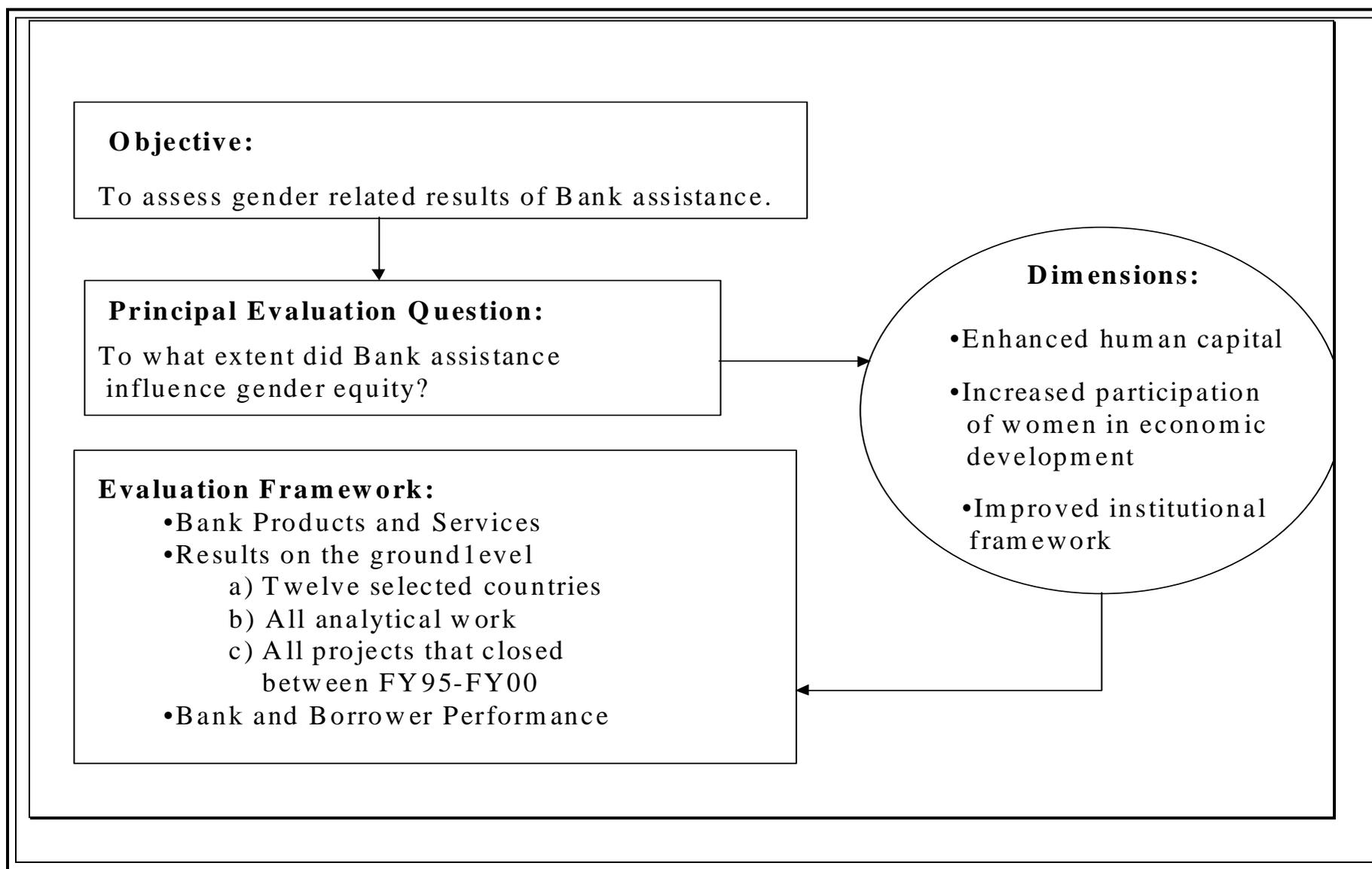
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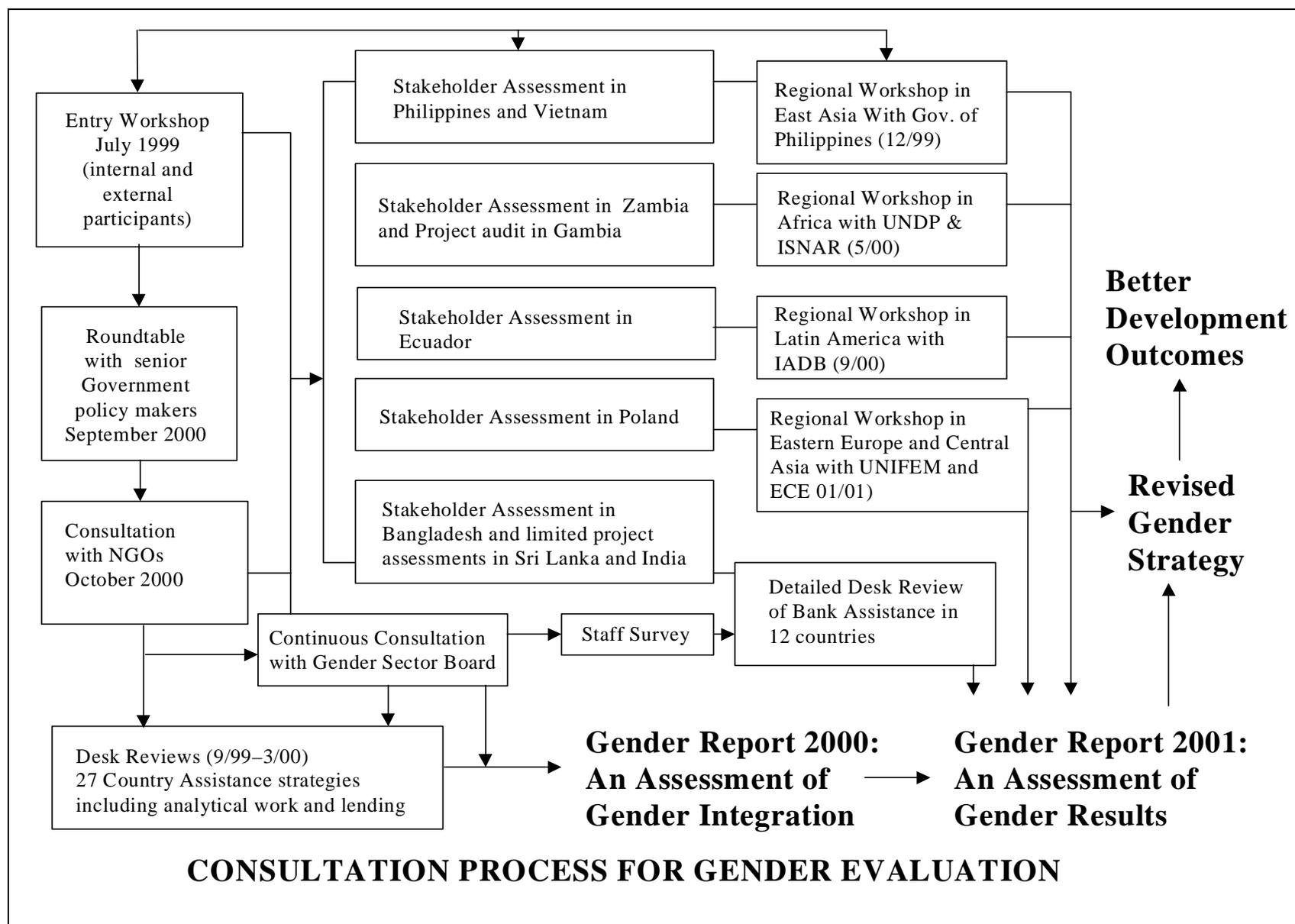
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ANNEX I: DESIGN AND METHODOLOGY FOR GENDER EVALUATION



ANNEX II: ANALYSIS OF TEN SELECTED BANK SECTOR STRATEGY PAPERS (FY 1997- 2001)

Policy	Gender Integration
<i>1999 Education Strategy</i>	The strategy has a strong gender dimension although "gender" is very much related to boys and girls only. The level of gender integration encompasses the policy, guidelines, the working procedures and organizational arrangements.
<i>1977 Health: Nutrition and Population</i>	The strategy emphasizes the need to "understand more fully the individual and household response to changes" and to encourage individuals and households to take more responsibility for their own health (p.6), gender is mentioned once and the strategy continues to adopt a traditional approach, with women's issues discussed in relation to education and fertility. The SSP finds the root causes for failing health policies in the client countries themselves and not in the Bank's approach to development. Hence, gender is not recognized as an ignored issue in the Bank's own practice, nor is gender an issue that should explicitly be addressed in the health dialogue with other countries. The SSP mentions the CAS as the Bank's central vehicle for development assistance, but nothing is said about gender or women in this context. The regional and country statistics are not sex-segregated except for an indicator for "unwanted fertility rate". Thus policies, working procedures and organizational arrangements at client country level on health do not address gender.
<i>1998 Population and the World Bank: Adapting to Change</i>	This note states the policy clearly, and articulates instructions and operationality. This strategy has a high gender profile, despite a slight WID bias, in that the role of men in implementing the strategy is not fully recognized.
<i>1997 Rural Development From Vision to Action & the 1999 Update</i>	The strategy clearly acknowledges the lack of attention to gender issues as one critical factor. A gender approach is acknowledged essential if the overall aims of the agricultural sector of the Bank are to be met. The major challenges are reducing rural poverty and hunger, raising economic growth, increasing global food production and halting natural resource degradation (pg.3). In the analysis of the question why former Bank efforts have not gained the successes hoped for in rural development, gender issues indeed have a place. The SSP repeatedly articulates poor as women and men, with different needs and with rural women as even more disadvantaged. A lack of expertise and competence in

Policy	Gender Integration
	<p>the field of gender is recognized and gender is on the learning agenda. Nevertheless gender remains optional for implementation of rural policies at the regional and country level. The gender focus in this SSP is quite high save that no mechanism for sanctions or rather remedying are proposed. Surprisingly, the 1999 update of the strategy seems to have taken a step backwards, with no references to gender; and only two references to 'women', both times in the context of rural people.</p>
<p><i>2000 Social Protection Strategy</i></p>	<p>The <i>draft</i> Strategy was returned for revision by the Bank's Executive Board, which commented inter alia about the inadequacy of attention paid to gender issues. The revised document is significantly considerate of gender, although it recognizes no differences between rural and urban women and does not address the internal Bank structures, working procedures and resources. Gender could evaporate in implementation, unless monitored closely.</p>
<p><i>Small and Medium Enterprise Strategy</i></p>	<p>The Small and Medium Enterprise Strategy (SMES) ignores the economic return on investment on women, and the differential needs of, and impacts of men and women. In part, this can be explained by the strategy's market focus. The SMES justifies its absence of any discussion of women by arguing that strategies that try to simultaneously address inequities and market inefficiencies, create a distortion of market forces, result in duplication of efforts and cover some types of services and clients while missing others. Furthermore, small and medium enterprise (SME) workers and owners, it is argued, are unlikely to be the poorest in the labor force and therefore SMEs are not seen as instruments of poverty reduction (pg 8). The SMES paper dissents from the Private Sector Development (PSD) paper (discussed below), which mentions the SMES as particularly important for creating jobs for the poor (para. 3.9 and annex 1, p. 21).</p>
<p><i>2000, Environment & Energy (Fuel for Thought)</i></p>	<p>The energy sector is not a typical target group, let alone a typical gender centered sector. However, the SSP indicates (although not in depth) in certain paragraphs the linkages between energy inputs and behavior at macro and national levels, and the effect on the community level. This makes the document rather interesting and realistic. However, this line of thinking is not extended a little further by adding the gender dimension. Gender could have been incorporated particularly in those paragraphs, where the end-users behavior is at stake, and people are in focus, such as on small source pollution (p. 27). This would have been not only more consistent with the Bank policy on gender, but the policy would have gained in terms of transparency and effectiveness.</p>
<p><i>2000, Private Sector Development</i></p>	<p>The PSD strategy (2000) argues that economic growth is essential for poverty reduction and that the private sector is the main engine for such growth. The agenda of accelerating development of a market economy, driven by private investment, includes: stimulation of an enabling environment, encouraging private enterprises development and healthy capital markets, catalyzing external capital flows and controlling crises. The absence of any gender analysis is not very surprising because the SSP considers the poor as a homogeneous group. In this train of thought a gender</p>

Policy	Gender Integration
	<p>approach is hard to justify, leaving the strategy unsatisfactory from a gender dimension. For example, development literature documents comprehending the labor market segmentation is essential for Private Sector Development. This requires understanding of gender, as there are typical female or male dominated sectors, which in turn will have its implications for policy formulation. Training suggested in the SSP has gender implications. Creating "an enabling environment", which is high on the-PSD agenda, cannot be effectively done if the skewed reality of the sexes is not taken into account. The Bank lost an opportunity to provide leadership in this area.</p>
<i>(2001) Reforming Public Institutions and Governance</i>	<p>The policy strategy paper refers only once (in its first chapter pg. 4) to gender equality – along with military expenditure, conflict resolution and human rights- as specialized topics of importance to governance. It argues that the SSP does not integrate these issues in order not to lose its focus, and that other studies and reports of the Bank are treating these topics. Gender is globally recognized as a governance issue (USAID (1993) OECD (1994)), cutting across all sectors and part and parcel of the political and institutional realities on the ground. The argument in the SSP is a confusing signal that this SSP, compiled under the aegis of PREM, reduces gender to almost a non-issue, whereas the Gender and Development Group (also within PREM) advocates gender as essential for economic efficiency and poverty reduction.</p>
<i>(2001) Financial Sector</i>	<p>The strategy discusses the poor as a homogenous group; gender issues then becomes hard to justify.</p>

ANNEX III: ALLOCATION OF RESOURCES ACROSS SECTORS IN TWELVE COUNTRIES

1. In countries with gender disparities, interventions in certain relevant sectors have the potential to benefit women in particular. The Policy Paper (*The Gender Dimensions of the Bank's Assistance*, World Bank, 1994) suggests some promising approaches to improving women's status and productivity. These include expanding girls' enrollment; improving women's health; increasing women's participation in the formal labor force; expanding options in agriculture and management of natural resources; and providing financial services for women. Also, in spite of women's significant role in managing household water and sanitation in many developing countries, a variety of barriers reduce their access to these services. In addition to supporting these broad themes, in his address to the Fourth UN Conference on Women in Beijing (1995), the President of the World Bank stressed as a priority the need to ensure that women not be hurt by structural adjustment programs. This implies the importance of lending to broad sectors like Education, Population, Health and Nutrition, Environment, Water Supply and Sanitation, Social Protection, Agriculture, and Rural Transport from a gender perspective.¹

2. The lending portfolio of the countries in the study reveal interesting patterns (Table 1). First, the share of total Bank lending to the relevant sectors in the 1990s is negatively correlated with the country's Gender Development Index.² This indicates that in countries with higher gender disparities, the share of Bank lending to sectors of particular importance to women is higher. This is potentially beneficial to women. Second, when we compare the *change* in the share of these sectors from the 1980s to the 1990s, we find that Bank lending moved in favor of these sectors more strongly in countries with higher gender disparities.³ Third, when we examine absolute lending to the seven relevant sectors combined, we find that this rose in all countries except in Sri Lanka where gender disparities are moderate. Thus, this evidence indicates that Bank lending was moving in the right direction as far as gender was concerned.

3. However, within this overall positive picture, some areas of concern are discernable when we look at the individual countries. Lending to education and health declined in Yemen between the two decades—in both absolute terms and as a share of total lending—despite female-male primary enrollment ratios of only about 40 percent. Yemen is also the only country in the sample where lending to HNP went down—in both absolute and relative terms. Part of this decline can be attributed to external factors not under Bank control—like wars and other natural catastrophes.⁴ Though the share of education declined in Zambia, Haiti and Cote d'Ivoire as

¹ In terms of broad sectors of lending, which this analysis examines, it is not possible to readily identify lending that would increase women's access to credit or their participation in the formal labor market.

² Though the sample size is only 12, it is interesting to note that the correlation coefficient is significant at 1 percent.

³ This is indicated by a negative correlation between the GDI on one hand, and the change in the share of the six relevant sectors between the 1980s and the 1990s on the other.

⁴ These were the Gulf War and the Yemen Civil War.

well, the absolute lending went up. Social Protection gained importance as a category of lending in the 1990s, and its share rose in all countries from the 1980s level except in Ecuador.⁵

4. Lending to agriculture declined as a share of total Bank lending to most countries. In Bangladesh, Yemen and Zambia, roughly 80 percent of women in the labor force in the 1990s were employed in agriculture—but both the share of lending and absolute lending to this sector declined from the 1980s levels. However, the increased share of lending to agriculture in Cote d’Ivoire, Gambia and Vietnam—employing over 70 percent of the women in the labor force in the 1990s—is potentially beneficial to women. Rural transport is another category in which lending can have special benefits to women. Of the 12 countries in the sample, the share of total lending to rural transport rose in Bangladesh from 1.7 percent to 10.9 percent—leaving the combined share of agriculture and rural transport practically unchanged between the decades. The share of rural transport lending rose in Ecuador as well, balancing some of the decline in agriculture. In the Philippines, there was a decline in lending to rural transport between the decades. However, there is no lending to rural transport in countries with high gender disparities like Gambia, Yemen, Zambia, Cote d’Ivoire and Haiti.

Table 1: Change in Share of Bank Lending to Specific Sectors between FY 1980-1989 and FY 1990-2000

Country	GDI ⁱ	Education		HNP		Agriculture and Rural Transport		‘Relevant’ Sectors ⁱⁱ	
		1980s	1990s	1980s	1990s	1980s	1990s	1980s	1990s
Bangladesh	0.33	5.1	8.4	2.2	12.6	22.2	22.5	30.9	51.7
Cote d’Ivoire	0.34	15.7	15.0	1.4	1.9	9.5	20.0	15.4	42.5
Ecuador	0.64	1.6	6.8	0.0	10.3	18.1	15.5	22.8	42.7
Gambia	0.28	0.0	34.4	6.5	17.9	11.0	12.2	25.8	85.0
Haiti	0.35	7.5	4.8	0.0	10.7	10.3	9.9	25.8	56.9
Kyrgyz ^{iii, iv}	0.65	-	3.4	-	-	-	31.3	-	46.6
Philippines	0.63	4.2	8.1	1.8	2.0	20.8	20.3	31.3	38.7
Poland ⁱⁱⁱ	0.84	-	-	-	2.5	-	13.1	-	20.7
Sri Lanka	0.66	1.3	16.1	1.6	1.6	40.6	11.2	49.8	37.5
Vietnam ⁱⁱⁱ	0.54	-	5.9	-	5.8	-	24.9	-	45.7
Yemen	0.31	12.7	10.6	4.0	1.6	29.6	14.4	55.9	48.7
Zambia	0.40	5.7	3.4	0.0	2.7	28.7	4.5	38.2	20.2

i. The GDI is taken from the Human Development Report, 1999.

ii. Includes Education, Social Protection, and Health, Nutrition and Population, Water Supply and Sanitation, Environment, Agriculture, and Rural transport.

iii. There is no lending to these countries in the 1980s.

iv. Kyrgyz Republic does not have a GDI value, but, for purposes of representation, it is given a value equal to the average GDI of the two countries which are closest in terms of the raw data on different components of the GDI.

⁵ Ecuador had substantial lending to Social Protection in the late 1980s and the project operated in the 1990s.

ANNEX IV: PROJECTS REVIEWED FOR THE EVALUATION¹

COUNTRY	SECTOR	PROJECT DESCRIPTION	Lending Instrument Type	WID Rating ²	OED's Rating of SAR
Bangladesh	Agriculture	BWDB Systems Rehabilitation	Investment	2	1
Bangladesh	Agriculture	Tubewell & Low-Lift Pump	Investment	2	1
Bangladesh	Agriculture	Fourth Flood Control & 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	Econ Policy	Sixth Technical Assistance	Investment	0	0
Bangladesh	Education	General Education	Investment	2	3
Bangladesh	Electric Power & Other Energy	Industrial Energy Efficiency Project	Investment	0	0
Bangladesh	Electric Power & Other Energy	Power Distribution (16 Towns)	Investment	0	1
Bangladesh	Electric Power & Other Energy	Third Rural Electrification	Investment	1	1
Bangladesh	Finance	Private Sector Industrial Credit	Investment	0	0
Bangladesh	Oil & Gas	Liquefied Petroleum Gas Transport	Investment	2	2
Bangladesh	Population, Health & 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
Cote d'Ivoire	Agriculture	Forestry Sector	Investment	0	0
Cote d'Ivoire	Agriculture	Women In Development	Investment	2	3
Cote d'Ivoire	Agriculture	National Agricultural Services	Investment	2	2
Cote d'Ivoire	Education	Human Resources Management	Investment	2	1
Cote d'Ivoire	Environment	Abidjan Environment Protection	Investment	0	0
Cote d'Ivoire	Private Sector Development	Privatization Support	Investment	0	0
Cote d'Ivoire	Urban Development	Municipal Development	Investment	2	1
Cote d'Ivoire	Education	Human Resources Development	Adjustment	2	0
Cote d'Ivoire	Multisector	Competitiveness & Regulatory Reform	Adjustment	0	0
Cote d'Ivoire	Public Sector Management	Private Sector Development	Adjustment	0	0
Cote d'Ivoire	Agriculture	Agricultural Sector Adjustment	Adjustment	0	0
Cote d'Ivoire	Multisector	Economic Recovery	Adjustment	N/R	0

¹ OED has used a four point rating system to distinguish levels of gender activities in SARs. In relation to PREM's system, the following applies: ratings of "zero" and "one" are equivalent in both rating systems; ratings of two are equivalent except where OED would pull "best practice" examples and classify them as "three"

² See end of table for explanation of WID ratings.

COUNTRY	SECTOR	PROJECT DESCRIPTION	Lending Instrument Type	WID Rating	OED's Rating of SAR
Gambia	Agriculture	Agricultural Services	Investment	2	2
Gambia	Education	Second Education Sector	Investment	2	3
Gambia	Industry	Enterprise Development	Investment	2	2
Gambia	Population, Health & Nutrition	National Health Development	Investment	N/R	2
Gambia	Social Sector	Public Works and Capacity Building	Investment	2	1
Gambia	Social Sector	Women in Development	Investment	2	3
Gambia	Water Supply & Sanitation	Water & Electricity	Investment	N/R	0
Haiti	Agriculture	Forestry and Environmental Protection	Investment	2	0
Haiti	Education	Fifth Education	Investment	1	1
Haiti	Electric Power & 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 & Sanitation	Port-Au-Prince Water Supply	Investment	0	0
<i>Kyrgyz</i>	<i>Agriculture</i>	<i>RruralFinance</i>	<i>Investment</i>	<i>0</i>	<i>0</i>
<i>Kyrgyz</i>	<i>Agriculture</i>	<i>Sheep and Wool Improvement</i>	<i>Investment</i>	<i>0</i>	<i>0</i>
<i>Kyrgyz</i>	<i>Electric Power & Other Energy</i>	<i>Power and Distribution Heat</i>	<i>Investment</i>	<i>0</i>	<i>0</i>
<i>Kyrgyz</i>	<i>Health</i>	<i>Health</i>	<i>Investment</i>	<i>1</i>	<i>2</i>
<i>Kyrgyz</i>	<i>Social Sector</i>	<i>Social Safety Net</i>	<i>Investment</i>	<i>1</i>	<i>1</i>
<i>Kyrgyz</i>	<i>Telecommunications</i>	<i>Telecommunications</i>	<i>Investment</i>	<i>0</i>	<i>0</i>
<i>Kyrgyz</i>	<i>Agriculture</i>	<i>Agricultural Private and Enterprise Adjustment Credit</i>	<i>Adjustment</i>	<i>0</i>	<i>0</i>
<i>Kyrgyz</i>	<i>Finance</i>	<i>Financial Sector Adjustment Credit</i>	<i>Adjustment</i>	<i>0</i>	<i>0</i>
<i>Kyrgyz</i>	<i>Multisector</i>	<i>Rehabilitation</i>	<i>Adjustment</i>	<i>0</i>	<i>0</i>
<i>Kyrgyz</i>	<i>Public Sector Management</i>	<i>Privatization and Enterprise</i>	<i>Adjustment</i>	<i>0</i>	<i>0</i>
<i>Kyrgyz</i>	<i>Public Sector Management</i>	<i>Public Sector Resource Manangement Adjustment</i>	<i>Adjustment</i>	<i>0</i>	<i>0</i>
<i>Kyrgyz</i>	<i>Social Sector</i>	<i>Social Sector Adjustment</i>	<i>Adjustment</i>	<i>1</i>	<i>1</i>
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
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 & Other Energy	Energy Sector	Investment	0	0
Philippines	Electric Power & Other Energy	Bacon-Manito Geothermal Power	Investment	0	0
Philippines	Electric Power & Other Energy	Manila Power Distribution	Investment	0	0
Philippines	Electric Power & Other Energy	Leyte-Cebu Geothermal	Investment	0	0

COUNTRY	SECTOR	PROJECT DESCRIPTION	Lending Instrument Type	WID Rating	OED's Rating of SAR
Philippines	Electric Power & Other Energy	Rural Electrification	Investment	0	0
Philippines	Electric Power & Other Energy	Power Transmission & 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 & 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 & Sanitation	Water Supply, Sewerage and Sanitation	Investment	2	1
Philippines	Water Supply & 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 & 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 & 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
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 & Other Energy	Distribution & Transmission	Investment	0	0
Sri Lanka	Electric Power & Other Energy	Power Distrib.& Transm. 2	Investment	1	0
Sri Lanka	Finance	Industrial Development 3	Investment	0	0

COUNTRY	SECTOR	PROJECT DESCRIPTION	Lending Instrument Type	WID Rating	OED's Rating of SAR
Sri Lanka	Finance	Private Financial Development	Investment	0	0
Sri Lanka	Population, Health & Nutrition	Health & Family Planning	Investment	2	2
Sri Lanka	Public Sector Management	Small & 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 & Sanitation	Water Supply & Sanit. Rehab.	Investment	N/R	0
Sri Lanka	Water Supply & Sanitation	Community Water Supply and Sanitation	Investment	2	3
Sri Lanka	Multisector	Econ. Restructuring	Adjustment	2	1
Sri Lanka	Public Sector Management	Public Mfg. Enter. Adj.	Adjustment	1	0
Vietnam	Agriculture	Agric. Rehabilitation	Investment	0	0
<i>Vietnam</i>	<i>Agriculture</i>	<i>Rural Finance (ends Sept 2001)</i>	Investment	<i>0</i>	2
Vietnam	Electric Power & Other Energy	PowerDevelopment	Investment	1	0
<i>Vietnam</i>	<i>Education</i>	<i>Primary Education(ends June 2002)</i>	Investment	<i>0</i>	2
<i>Vietnam</i>	<i>Energy</i>	<i>Power Sector Rehab. and Expansion</i>	Investment	<i>0</i>	0
<i>Vietnam</i>	<i>Finance</i>	<i>Banking System Modernization</i>	Investment	<i>0</i>	0
<i>Vietnam</i>	<i>Health</i>	<i>National Health Support(ends Sept 2003)</i>	Investment	2	3
<i>Vietnam</i>	<i>Health</i>	<i>Population and Family Health (ends June 2003)</i>	Investment	2	3
Vietnam	Multisector	Structural Adjustment	Adjustment	0	0
Vietnam	Finance	Debt & Debt Service Reduction	Adjustment	0	0
Yemen, Rep	Agriculture	S. Regional Agricultural Dev.	Investment	N/R	3
Yemen, Rep	Agriculture	Northern Regional Agricultural Development	Investment	2	2
Yemen, Rep	Agriculture	Tihama Regional Agri. Dev. 5	Investment	N/R	2
Yemen, Rep	Agriculture	Eastern Region Agri. Deve.	Investment	2	1
Yemen, Rep	Agriculture	Wadi Hadramawt Agr. Dev. 3	Investment	0	1
Yemen, Rep	Agriculture	Fisheries Development 4	Investment	2	3
Yemen, Rep	Infrastructure & Urban Development	Emergency Flood Reconstruction	Investment	0	0
Yemen, Rep	Education	Teacher Training	Investment	N/R	3
Yemen, Rep	Electric Power & Other Energy	Power 3	Investment	0	0
Yemen, Rep	Population, Health & Nutrition	Health Sector Development	Investment	2	2
Yemen, Rep	Social Protection	Emergency Recovery	Investment	2	1
Yemen, Rep	Population, Health & Nutrition	Health Development 2	Investment	2	2
Yemen, Rep	Urban Development	Taiz Flood Disaster Prevention	Investment	0	0
Yemen, Rep	Water Supply & Sanitation	Greater Aden Water Supply 2	Investment	N/R	0
Yemen, Rep	Water Supply & Sanitation	Tarim Water Supply	Investment	0	0
Yemen, Rep	Water Supply & Sanitation	Al Mukalla Water Supply	Investment	0	1

COUNTRY	SECTOR	PROJECT DESCRIPTION	Lending Instrument Type	WID Rating	OED's Rating of SAR
Yemen, Rep	Multisector	Economic Recovery	Adjustment	0	0
Zambia	Agriculture	Agri. Research & 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 & 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	Priv. & Indus. Reform 2	Adjustment	0	0
Zambia	Industry	Privatiz. & Indus. Reform	Adjustment	2	1
Zambia	Multisector	Economic & Social Adj.	Adjustment	2	1
Zambia	Multisector	Economic and Social Adj 2	Adjustment	0	0
Zambia	Public Sector Management	Economic Recovery & Investment	Adjustment	0	0
180 projects total					

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 network (PREM). 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 which 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

ANNEX V: SOCIOECONOMIC INDICATORS USED FOR THE EVALUATION

Baseline Indicators for Six Sample Countries (Source: WDI)

		Bangladesh				Yemen				Zambia			
		80-84	85-89	90-94	95-98	80-84	85-89	90-94	95-98	80-84	85-89	90-94	95-98
General													
(Source: HDR 1995 & 1999)				HDR1995	HDR1999			HDR1995	HDR1999			HDR1995	HDR1999
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
Education													
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	..	..
Health													
Fertility rate, total (births per woman)	F	6.06	4.90	3.86	3.20	7.84	7.70	7.37	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	43.00	..	38.00	42.67	47.00
Under 5 mortality ratio (per 1000 live births)	N	192.00	139.00	126.00	100.00	198.00	..	130.00	101.00	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	52.80	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	54.82	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	1.02	1.05	1.04	1.04	1.00
Economic													
Arable land (hectares per person)	N	0.10	0.09	0.07	0.06	0.15	0.13	0.10	0.09	0.84	0.75	0.64	0.57
Forest area as percent of total land area	N	..	..	8.00	7.00	..	..	0.00	0.00	..	..	44.00	42.00
Employees, agriculture, female (% econ active pop)	F	80.90	..	84.90	77.50	98.30	..	87.80	..	84.70	..	82.80	..
Employees, agriculture, male (% econ active pop)	M	66.50	..	54.20	54.40	60.10	..	49.70	..	69.00	..	67.90	..
Ratio of female to male employees, agriculture(% econ active pop)	G	1.22	..	1.57	1.42	1.64	..	1.77	..	1.23	..	1.22	..
Employees, industry, female (% econ active pop)	F	13.90	..	8.80	7.60	0.80	..	5.50	..	2.80	..	3.20	..
Employees, industry, male (% econ active pop)	M	4.90	..	15.60	10.80	19.20	..	21.60	..	12.50	..	12.80	..
Ratio of female to male employees, industry(% econ active pop)	G	2.84	..	0.56	0.70	0.04	..	0.25	..	0.22	..	0.25	..
Employees, services, female (% econ active pop)	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(% econ active pop)	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	..	..	..	..	39.00	..	48.00	43.00	..
Safe water, rural (% of rural population with access)	N	40.00	54.50	82.50	..	..	..	..	14.00	..	32.00	27.00	..
Safe water, urban (% of urban population with access)	N	24.00	27.00	44.50	..	..	..	..	74.00	..	70.00	64.00	..
Sanitation (% of population with access)	N	..	4.00	35.00	..	..	..	..	19.00	..	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	79.35	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	35.98	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	2.21	1.88	1.91	1.93	1.94
Rural Roads per capita (km)	N												
Institutional**													
Signed CEEDAW (N, Y, Y w/res)					Yes				Yes				Yes
National machinery to implement policy					Yes				Yes				Yes

F:female; M: male; G:gender; N: neutral

All data in each period is an average of the data available for those years

Baseline Indicators for Six Sample Countries (Source: WDI)

		Ecuador				Kyrgyz Republic				Vietnam			
		80-84	85-89	90-94	95-98	80-84	85-89	90-94	95-98	80-84	85-89	90-94	95-98
General													
(Source: HDR 1995 & 1999)				HDR1995	HDR1999			HDR1995	HDR1999			HDR1995	HDR1999
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
Education													
School enrollment, primary, female (% gross)	F	117.70	118.97	121.67	120.30	114.30	115.17	112.12	102.70	103.60	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	108.45	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	0.96	0.94	..	0.96
School enrollment, secondary, female (% gross)	F	56.22	59.10	51.47	..	108.20	103.63	96.16	83.00	39.70	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	44.30	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	0.90	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	68.15	70.33	..	77.41
Secondary education, teachers (% female)	F	38.87	41.04	..	..	..	..	..	..	..	..	..	..
Health													
Fertility rate, total (births per woman)	F	4.84	5.19	3.62	2.98	4.07	4.02	3.48	2.97	4.77	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	90.00	87.00	79.00
Under 5 mortality ratio (per 1000 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	65.56	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	61.78	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	1.06	1.07	1.07	1.07
Economic													
Arable land (hectares per person)	N	0.19	0.17	0.15	0.13	..	..	0.29	0.29	0.11	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 (% econ active pop)	F	21.90	..	1.68	1.93	32.90	..	..	48.50	75.30	..	73.10	71.10
Employees, agriculture, male (% econ active pop)	M	44.30	..	10.28	9.37	34.50	..	..	47.60	71.20	..	69.50	70.20
Ratio of female to male employees, agriculture(% econ active pop)	G	0.49	..	0.16	0.21	0.95	..	..	1.02	1.06	..	1.05	1.01
Employees, industry, female (% econ active pop)	F	15.40	..	17.98	14.73	23.40	..	..	7.20	10.00	..	10.80	8.60
Employees, industry, male (% econ active pop)	M	21.40	..	28.90	26.40	33.70	..	..	12.30	16.20	..	17.10	12.30
Ratio of female to male employees, industry(% econ active pop)	G	0.72	..	0.62	0.56	0.69	..	..	0.59	0.62	..	0.63	0.70
Employees, services, female (% econ active pop)	F	62.70	..	80.34	83.33	43.80	..	..	38.10	14.70	..	16.00	20.20
Employees, services, male (% econ active pop)	M	34.20	..	60.78	64.20	31.80	..	..	31.40	12.60	..	13.40	17.50
Ratio of female to male employees, services(% econ active pop)	G	1.83	..	1.32	1.30	1.38	..	..	1.21	1.17	..	1.19	1.15
Safe water (% of population with access)	N	..	58.00	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	14.62	12.12	10.05
Illiteracy rate, adult male (% of males 15+)	M	13.72	11.34	9.40	7.95	..	..	..	..	6.44	5.82	5.30	4.85
Illiteracy rate, ratio female to male(age 15+)	G	1.49	1.49	1.50	1.50	..	..	..	..	2.76	2.51	2.29	2.07
Rural Roads per capita (km)	N												
Institutional**													
Signed CEEDAW (N, Y, Y w/res)					Yes				Yes				Yes
National machinery to implement policy					Yes				Yes				Yes

F:female; M: male; G:gender; N: neutral

All data in each period is an average of the data available for those years

Baseline Indicators for Six Sample Countries (Source: WDI)

		Cote d'Ivoire				Gambia				Haiti			
		80-84	85-89	90-94	95-98	80-84	85-89	90-94	95-98	80-84	85-89	90-94	95-98
General													
(Source: HDR 1995 & 1999)				HDR1995	HDR1999			HDR1995	HDR1999			HDR1995	HDR1999
Gender Development Index (GDI)	G			0.34	0.40			0.28	0.38			0.35	0.43
Gender Empowerment Measure (GEM)	G			0.16	..			0.32	0.24			0.35	..
Share of seats in national legislature(% women)	F			4.60	8.00			7.80	2.00			3.00	..
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
Education													
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	..	..	..	..
Health													
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 1000 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
Economic													
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 (% econ active pop)	F	..	..	72.00	..	..	..	91.80	..	53.10	49.60	..	..
Employees, agriculture, male (% econ active pop)	M	..	..	54.20	..	..	..	74.00	..	81.30	76.10	..	..
Ratio of female to male employees, agriculture(% econ active pop)	G	..	..	1.33	..	..	..	1.24	..	0.65	0.65	..	..
Employees, industry, female (% econ active pop)	F	..	..	5.60	..	..	..	2.40	..	7.90	9.30	..	..
Employees, industry, male (% econ active pop)	M	..	..	11.50	..	..	..	11.60	..	8.20	8.60	..	..
Ratio of female to male employees, industry(% econ active pop)	G	..	..	0.49	..	..	..	0.21	..	0.96	1.08	..	..
Employees, services, female (% econ active pop)	F	..	..	22.40	..	..	..	5.80	..	39.00	37.80	..	..
Employees, services, male (% econ active pop)	M	..	..	34.40	..	..	..	14.30	..	10.50	12.90	..	..
Ratio of female to male employees, services(% econ active pop)	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												
Institutional**													
Signed CEEDAW (N, Y, Y w/res)					Yes				Yes				Yes
National machinery to implement policy					Yes				Yes				N/A

F:female; M: male; G:gender; N: neutral

All data in each period is an average of the data available for those years

Baseline Indicators for Six Sample Countries (Source: WDI)

		Philippines				Poland				Sri Lanka			
		80-84	85-89	90-94	95-98	80-84	85-89	90-94	95-98	80-84	85-89	90-94	95-98
General													
(Source: HDR 1995 & 1999)				HDR1995	HDR1999			HDR1995	HDR1999			HDR1995	HDR1999
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	2,650.71	3,176.28	3,613.82				7,165.04	1,188.08	1,687.34	2,258.14	2,873.97
Education													
School enrollment, primary, female (% gross)	F	108.10	108.72	109.50	113.10	100.03	99.66	97.64	95.50	102.23	103.34	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	105.72	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	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	77.74	78.30
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	70.80	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	1.10
Primary education, teachers (% female)	F	88.41	..	..	..	..	..	..	..	..	..	80.98	89.50
Secondary education, teachers (% female)	F	95.07	..	..	..	..	..	..	..	..	..	61.95	62.01
Health													
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	2.50	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	94.00	..
Under 5 mortality ratio (per 1000 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	73.00	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	68.27	67.00	68.50	69.46	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	1.06
Economic													
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	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 (% econ active pop)	F	..	..	31.26	29.93	..	..	24.90	21.60	51.00	..	44.55	40.85
Employees, agriculture, male (% econ active pop)	M	..	..	53.32	49.23	..	..	24.65	21.87	44.20	..	38.85	34.15
Ratio of female to male employees, agriculture(% econ active pop)	G	..	..	..	..	..	..	1.01	0.99	1.15	..	1.15	1.20
Employees, industry, female (% econ active pop)	F	..	..	13.42	12.80	..	..	20.95	20.67	17.50	..	24.00	26.45
Employees, industry, male (% econ active pop)	M	..	..	16.96	18.40	..	..	40.90	41.03	18.90	..	17.90	21.25
Ratio of female to male employees, industry(% econ active pop)	G	..	..	..	..	..	..	0.51	0.50	0.93	..	1.34	1.24
Employees, services, female (% econ active pop)	F	..	..	55.28	57.23	..	..	54.20	57.70	27.60	..	29.25	30.80
Employees, services, male (% econ active pop)	M	..	..	29.62	32.33	..	..	34.80	37.07	29.90	..	38.45	38.65
Ratio of female to male employees, services(% econ active pop)	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	..	..	..	26.00	47.00	..
Safe water, urban (% of urban population with access)	N	..	80.50	93.00	91.00	..	89.00	..	..	..	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	14.38	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	6.82	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	2.11	2.03
Rural Roads per capita (km)	N												
Institutional**													
Signed CEEDAW (N, Y, Y w/res)					Yes				Yes				Yes
National machinery to implement policy					Yes				Yes				Yes

F:female; M: male; G:gender; N: neutral

All data in each period is an average of the data available for those years

ANNEX VI: NATIONAL WID POLICIES IN TWELVE COUNTRIES

1. 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.
2. **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.
3. In **Cote d'Ivoire**, the Ministry for the Advancement of Women was mandated with the responsibility to outreach services to women in rural areas. Cote d'Ivoire has seen tumultuous events, including a coup and cancelled elections in December 2000. Cote D'Ivoire has no national population plan no information is available of any Government National Policy for women. However, it appears that the Ministry for the Advancemnt of Women has been changed to the Ministry of Family, Women and Children, now headed by Henriette Lagou.
4. 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 when 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 Ecuadorian 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 data base which compiles statistics from numerous sources in the area of demographics, health, education, violence, political representation, etc. This data base is the first of its kind in the region.¹
5. 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.
6. 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 5-year plan called "Offensive 2001". These include (i) revision of gender-related discriminatory laws and the enactment of legal provisions to protect

¹ World Bank 2000, pg.9.

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.

7. 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 non-governmental sector and donors to oversee the integration of women’s concerns throughout their programs and projects and to develop implementation plans².

8. **Philippines** has a clear gender equality policy, an established machinery for supporting its implementation, and a government regulation that requires Government agencies to spend at least five 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; and ensures the implementation of the Plan at all levels; undertakes advocacy to promote economic, social and political empowerment of women; 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.

9. **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 it was renamed the Plenipotentiary for Family Affairs. Its mandate does not include working for the advancement of women and instead advises government mainly on matters relating to the family 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.

10. In **Sri Lanka** a state ministry for women’s affairs was established in 1983. Provincial ministries were consequently set up. In the early nineties, 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 the 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

² Bauer, Armin, David Green, Kathleen Kuehnast. 1997, pp.74,75.

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.

11. 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, inter-agency 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, improving women's health services, education and training.

12. Although **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 relating 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.

13. 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.

ANNEX VII: RESULTS OF STAFF SURVEY

1. The Operations Evaluation Department (OED) administered, via email, a survey to non-administrative bank staff, including field personnel, on December 2000. OED received 391 completed surveys. Of the respondents, 40 percent were women. This response rate is slightly higher than the percent of female high-level staff members in the Bank. According to Business Warehouse 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?”

92 percent of respondents are 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/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 OP4.20?”

72 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 OP4.20, managers are not.

“Have you read OP4.20?”

42 percent answered yes. Again, there are differences based on gender. Interestingly, years in the Bank is also not a predictor of whether staff members have read OP4.20. Although managers are more likely than other staff members to have read the policy, task team leaders are not.¹

Do you address gender/WID issues in you operational work?

52 percent answered yes, while about one third (31 percent) answered “sometimes”. One can deduce from this that some staff members that address gender/WID issues in their operational work, do so having never read either OP4.20 or OMS2.12, but having only heard about them. Gender, as in all of the questions above, is not related to the answers. Years in Bank, task team leaders and managers are all positively related to addressing gender/WID issues in work.

¹ In order to target non-administrative Bank staff members in each region, OED used the following Lotus Notes distribution lists: Afrrlt, Afrtls, 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, Eapregionhfield, Eaccfhl, Eapregionhl, Eapregionhlhq, Eacifhl, Eackfhl, Eacpfhl, Eactfhl, Eacvfhl.

“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. 19 percent answered “gender considerations are not relevant because a well designed project will take care of these issues.” 13 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 you work in addressing gender issues?”

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

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

Which of the following objectives are relevant for effective poverty reduction?		
<u>Objectives</u>	<u>Frequency</u>	<u>Percent</u>
• 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 & 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

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

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 leads to a fragmentation of the Bank's work and loss of focus. Forcing the gender issue may buy some 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 for clients. Staff need a model, a production function, that shows the inputs which are 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 (i.e. educational achievement of boys; violence by men against men; poor men and access to financial services; male alcoholism, etc).

ANNEX VIII: PROJECT APPRAISAL DOCUMENTS REVIEW

1. OED's Evaluation 2000 did an independent verification of the PREM WID Ratings system and established benchmarks for integration of WID/gender issues into Bank project documents. The present evaluation assessed 53 PADs in eleven countries.¹

2. A 'before and after' assessment shows improvements with regard to gender integration in Bank projects in these eleven countries. The percentage of projects with no mention of women or gender decreased, while at the same time those with specific activities for women or gender increased. The evaluation finds a steep rise in the percentage of projects that use participatory approaches. This may be misleading, however, because PADs now include a section called "participatory approach" and therefore, task teams need to report on this aspect. SARs do not have a similar section, although the projects may have had participatory processes.

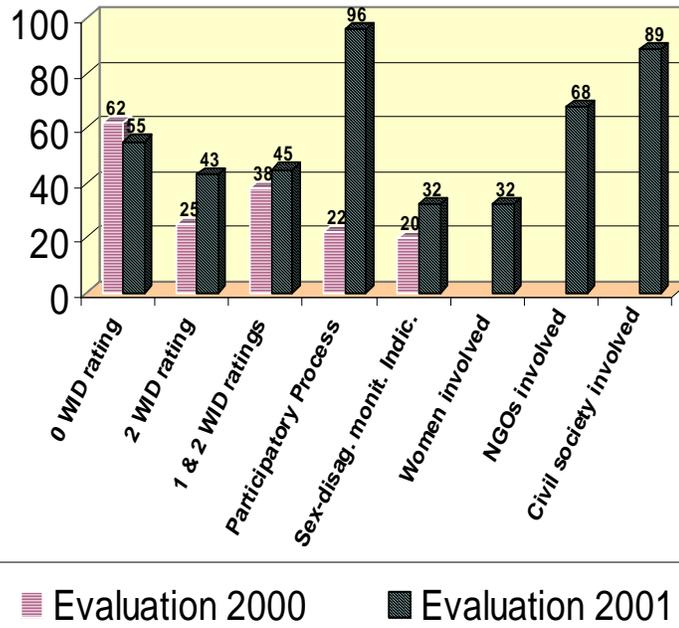
3. The 2001 evaluation included observations not covered in the previous evaluation. Included in these are whether women, non-governmental organizations (NGO) and civil society were involved in the project (at any stage). These observations can serve as benchmarks for future evaluations.

Project Characteristics	Evaluation 2000 (27 countries)	PAD Evaluation 2001 (11 countries)
	% of projects	% of projects
Project that do not mention of women and/or gender	62	55
Projects with activities for women or gender	25	43
Projects with WID/gender analysis and/or activities for women or gender	38	45
Projects with participatory processes ²	22	96
Projects which explicitly involve women in above participatory processes	NA	32
Projects including sex-disaggregated monitoring indicators	20	32
NGOs involved	NA	68
Civil society involved	NA	89

¹ This evaluation reviewed the 5 most recent PADS in 11 countries (Haiti had no PADS). This resulted in 53 PADs.

² The steep rise in number of projects with participatory processes may be due partly to the fact that PADs unlike SARs require explicit explanations of the nature of participation in the preparation and design of the project..

Comparison Between 2000 and 2001 Evaluations



ANNEX IX: WOMEN'S EYES ON THE WORLD BANK EVALUATION OF HUMAN DEVELOPMENT PROJECTS IN LATIN AMERICA

1. The Women's Eyes on the World Bank Campaign was launched during the 4th World Conference on Women in Beijing, China (1995) in order to monitor World Bank compliance with a series of commitments required to fulfill the Action Platform.
2. Towards this end of the campaign, the Latin American region had analyzed five health projects, four education projects, and two social development project carried out in 10 countries in the region: Mexico, El Salvador, Panama, Colombia, Venezuela, Peru, Bolivia, Chile, Argentina and the Dominican Republic. The World Bank did not directly finance any of the projects analyzed but the Bank did influence the project design.
3. This monitoring exercise was carried out using a common research methodology and established three general categories of analysis:
 - (i) Equity, which is important insofar as Bank - impelled health and education reforms are based on the principle of encouraging equity among social sectors, re-designating resources to more vulnerable sectors of the population. In this sense, it is important to also investigate whether or not such policies promote gender equity;
 - (ii) Participation, which is based on the fact that the Bank has established policies about participation of all interested or affected groups in its projects. As such, monitoring effective compliance with this principle requires assessing whether or not poor women are participating in project operations from the design state to project evaluation; and
 - (iii) Compliance, which is key if we are to analyze congruence between the Bank's discourse and project implementation actions at the local level, which may also involve an analysis of government compliance with Bank directives. These analytical considerations resulted in a methodology that included a thorough revision of all relative project documentation, including both Bank and Federal and Municipal Government documents. Furthermore, a series of interviews were conducted with Bank staff involved in project design, functionaries from central and municipal governments, and various affected persons including health and education professionals and project beneficiaries and non beneficiaries.
4. The most significant findings of this investigation are:

Equity: While in eight of the 11 projects (in 10 countries) analyzed, World Bank resources are indeed being channeled in the direction of the poorest social sectors, in only 3 of these projects are resources being distributed to the poorest women.

Participation: While the World Bank asserts that there must be beneficiary participation in their projects, in reality this is occurring in only three of the 10 countries studied. Furthermore, even in these three, there were problems noted in the process; i)The concept of

"participation" effectively means using the project service, and ii) in no countries were resources designated specifically for participation even though this is a dynamic that has a real economic cost. Nevertheless, it is important to mention that when an effective participation process was carried out, observed efficiency and efficacy of the project were substantially improved. This was the case in both Bolivia and Peru.

Compliance: In terms of gender there is serious incongruence between what the Bank says it will do and what it actually does. For example, while in 6 of the 10 countries analyzed a gender component was integrated into the project (and was later incorporated in to Government projects as well) the concept of gender used was intimately related to maternity. As such, crucial themes, such a teen-age pregnancy, were ignored and not incorporated into specific projects.

5. In sum, the analytical exercise elaborated by the Campaign concludes that the advances made in Washington were not observed in the application of these 11 projects. Further still, the lack of an adequate and uniform understanding and conceptualization of gender in the Bank results in the fact that gender is not addressed as an equity issue. As such, discrimination against women deepens in our societies while traditional gender roles are further consolidated.

6. Recommendations to the World Bank resulting from this analysis are: (i) The inclusion of gender equality as a governing principle of health and education sector reforms that ostensibly search for equity; (ii) a theoretical standardization of the concept of gender to be used by all personnel; (iii) implementing affirmative actions aimed at women with the concrete objective of impelling gender equality, including an increase in resources directed towards women and the integration of a gender perspective in all Bank operations; (iv) the inclusion of mechanisms that assure government compliance with World Bank recommendations concerning gender; (v) re-conceptualizing the concept of participation that includes content beyond that of defining participation as "service user," and above all; and (vi) that health and education reforms must consider the integral distribution of services to the poor, and not just a "minimal level."¹

¹ Participant organizations by country: Mexico: Gender and Environment Network, Gender and Economy Network, Journalists Network - CIMAC, Civil Organizations Network For a Feminist Millennium. El Salvador: Las Dignas. Panama: CEALP. Colombia: Diálogo Mujer. Venezuela: CISFEM. Perú: Structural Adjustment and Women Group. Bolivia: Women Coalition. Chile: Hexagrama Consultants. Argentina: CISCOSA. República Dominicana: PRO FAMILIA.

ANNEX X: GENDER AND ADJUSTMENT IN TEN COUNTRIES

SUMMARY OF EVALUATION

1. Adjustment programs may affect poor women and men differently. In countries with high levels of gender disparity, women are not able to access from the benefits and opportunities of economic adjustment and sometimes bear a disproportionate share of the cost of adjustment. There is no consensus among development practitioners on whether it is possible to identify ex-ante 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 require that individual programs take gender considerations into account.

2. 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 social safety net or in other projects that accompanied adjustment programs to cushion their initial costs?

3. Fifty-one adjustment operations that were approved in or after FY 1988 and parallel support to social protection programs from ten of the evaluation countries were reviewed.¹ The analysis reviews project documents, analytical 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 in preparing safety nets or other social protection measures.

Results of Overall Adjustment Programs

4. Fifty-one adjustment operations that were approved in or after FY 1988 were reviewed in this study. Most adjustment operations in the sample are themselves gender blind. Only, ten 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.² One of five agricultural adjustment operations states specifically that women will benefit.³ 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

¹ The Gambia and Haiti are excluded since they did not have a Bank adjustment operation that closed between FY 95 and FY 00, which is the criteria used in this evaluation.

² These are the Zambia Economic and Social Adjustment Credit (FY 94) and the Cote d'Ivoire Human Resources Adjustment (FY 92). 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 practices in land tenure practices.

³ This is the Philippines Environment and Natural Resource Management (FY 91). At the design stage, the project was expected to benefit women through developing rural infrastructure.

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.

5. Existing evidence reflects that some adjustment programs supported by the Bank loans had adverse outcomes for the poor in general.⁴ For example, in Kyrgyz, Zambia, Cote d'Ivoire, Ecuador and Yemen growth rates declined/stagnated and/or poverty increased in the 1990s.⁵ 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.

6. 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 number of women from rural areas. However, even in these countries, certain outcomes like 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 Yemen, Bangladesh, Philippines and Sri Lanka adverse effects on women are not clearly discernible. In Kyrgyz, Zambia, Cote 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, the deteriorating education and health care sectors have reduced employment possibilities for women in sectors where they dominated. Reduced social assistance for children and the elderly has intensified domestic work burdens. In Cote 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

7. 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.

8. Only one of the 51 adjustment operations monitor gender issues within their structure, and none provide gender-disaggregated monitoring indicators.⁶ Most of the social protection measures were not monitored for outcomes on men and women separately either, and are broadly poverty-focused.

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 (FY 94) which rates the achievement of gender concerns as 'Negligible' in the ICR.

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 (Table 1).

Integration of Gender Issues into Accompanying Operations

9. Table 1 below 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.

Table 1: Integration and Monitoring of Gender Issues during Adjustment

<i>Country</i>	<i>Severity of Gender Disparities¹</i>	<i>Integration of Gender into Social Protection Measures²</i>	<i>Monitoring of Gender Issues in Adjustment Measures³</i>
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
Cote d'Ivoire	H	M	N
<i>Average</i>	<i>SU</i>	<i>M</i>	<i>N</i>

Note: All ratings are on a four-point scale, where N = Negligible, M = Modest, SU = Substantial, H = High.

1. This is based on a relative ranking of countries based on the UN 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 outcomes in adjustment measures supported by the Bank in the 1990s.

10. In Zambia and Cote 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 had two Social Recovery Projects (FY 91 and FY 95). 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.⁷ For example, the projects included provision of temporary employment from community sub-projects from which mainly men benefited. On the other hand, communities needed to contribute free labor to the sub-projects, which was provided mostly by women. In Cote d'Ivoire, specific social protection measures included the Labor Training Support Project (FY 94) that was part of a Vocational Development Training Fund program. The Labor Training Support Project and included training and apprenticeship measures for informal sector workers. This project envisaged

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'.

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.

11. 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 the country assistance strategy was to protect the poor from the adverse impact of the adjustment. While there were number of investment projects in this regard, none of them took into account gender considerations in design, even though LSMS Surveys that 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 (FY 91) 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.

ANNEX XI: REPORT FROM CODE

Committee on Development Effectiveness (CODE2001-0054, May 29, 2001)

Integrating Gender into the World Bank's Work: A Strategy for Action (Discussion Draft) and The Gender Dimension of Bank Assistance: An Evaluation of Bank Results

1. The Committee met on May 9, 2001 to give feedback to Management on the Gender Mainstreaming Strategy Paper entitled *Integrating Gender into the World Bank's Work: A Strategy for Action (Discussion Draft)* (CODE2001-0043) prior to Board discussion of the strategy, and to review the findings of the OED study entitled *The Gender Dimension of Bank Assistance: An Evaluation of Bank Results* (CODE2001-0044). OED said that their report was the culmination of two years of work on evaluating the gender dimensions of Bank assistance. The work on the evaluation had occurred in close coordination with the Gender and Development Board and the findings had been incorporated on an ongoing basis into the preparation of the Bank's strategy. OED summarized the main findings of the evaluation and reiterated its recommendations which suggested that the Bank clarify its gender policy, including its implementation; base the proposed strategy on comprehensive diagnosis of country gender contexts; explicitly integrate gender considerations into CASs; mainstream gender into economic and social analysis; and establish a system to monitor policy implementation and progress on the ground. OED noted that, overall, the draft strategy addressed these recommendations, but that there were some remaining concerns. In particular, OED stressed that the draft strategy went beyond the scope of OP4.20 and thus the policy required revision in the nearest future to be consistent with the proposed strategy and that a BP was required to give clear instruction to Staff. OED urged Management to set a clear timetable for this exercise. OED also emphasized the importance of country ownership of the new approaches set out in the draft strategy and the need to consult with clients before finalizing it. Lastly, OED urged Management to establish realistic, phased, and monitorable results-oriented benchmarks to evaluate implementation.

2. Management welcomed the discussion and thanked Executive Directors and OED for their input to date. Management noted that the draft strategy provided a broad road map for integrating gender into the Bank's work with the intent of reducing poverty and enhancing economic growth. Management stressed that the draft strategy proposed a process for gender analysis and action on a country-by-country basis recognizing that gender conditions were distinct in each country. Management also emphasized that the draft strategy proposed that the Bank's consultations be gender inclusive and that the Bank take a proactive but supportive role in its dialogue with Governments in raising gender issues on the basis of the country-by-country analysis. The draft strategy also suggested organizational changes to facilitate implementation, including clarifying roles and responsibilities, accountabilities, training needs, and financing. Management agreed with OED that strong monitoring and evaluation systems were critically important and noted that it was a priority of the Gender and Development Board to work with the Regions to develop these systems. Management proposed that the Gender and Development Board report annually to EDs on the status of gender mainstreaming in the Bank.

3. The Committee welcomed both papers and commended Management and OED for well-written and thoughtful documents. The Committee considered the draft strategy responsive to the OED evaluation and particularly welcomed the accountability matrix as good practice. The Committee encouraged Management to accelerate the implementation of the draft strategy through more ambitious, time-bound action plans. Among the specific issues raised by the Committee were:

4. **Leadership and Accountability.** Members stressed the need for corporate accountability and committed leadership and asked that the draft strategy be refined to describe concrete actions Senior Management would take to operationalize it. Some also emphasized the need for the Board to play a leadership role in this area and suggested a training seminar on gender issues be held for Board members. Members emphasized that Regional VPs and their Staff needed to be held more accountable for developing and implementing Regional Gender Action Plans and noted that the annual reporting should be done by the VPUs rather than by the Gender Board. They noted the need to move forward quickly with the Regional Action Plans and asked Management for a timetable in the revised draft strategy.

5. **Institutional Capacity.** The Committee strongly supported the OED recommendation that Borrower policies and institutional capacity to address gender issues be strengthened, and noted that the draft strategy was not sufficiently responsive to the recommendation. They also noted that capacity building should be a part of the Bank's support to Borrowers and should not be done only on a cost-recovery basis. The Committee asked Management to strengthen this aspect in the revised draft strategy.

6. **Gender OP/BP.** The Committee strongly supported the need to revise the Gender OP to reflect the draft strategy, and the need for a BP that clearly outlined procedures for Staff to follow. They asked Management to clarify the timeline for OP/BP preparation in the draft strategy and stressed that this process should be completed in the nearest term.

7. **Monitoring and Evaluation.** The Committee noted the draft strategy's relatively weak treatment of monitoring and evaluation and emphasized that this needed strengthening and that inclusion of measurement of impact in Borrowing countries would be advisable. Management agreed with the importance of monitoring and evaluation and noted that the Gender Board was working with the Regions in this area.

8. **Link to PRSP.** The Committee asked that the draft strategy be more explicit about how the Bank will ensure that gender analysis done in each country has an impact on outcomes. In this regard, members welcomed the proposed links to the JSA and PRSP noting this was an important point of entry for gender analysis and dialogue with Governments. One member stressed that it was a sequencing issue and it was more important to first promote gender awareness in Borrowers or risk jeopardizing the country ownership of PRSPs.

9. **Funding.** Members urged the Bank to allocate sufficient resources for the implementation of the strategy and asked to see the details of the Bank's financial commitment to the draft Gender strategy in the upcoming budget proposal for FY02. Noting resource constraints, some members asked why full-time Gender Coordinators were needed for each Region and stressed that providing training for Country Managers and their teams would be more efficient and cost-effective. Management confirmed that its commitments supporting the strategy would be highlighted in the budget for FY02.

10. **Cost-Benefit.** One member questioned whether a cost-benefit analysis had been done. In particular, he asked about the costs to Borrowers for implementing the draft strategy. Another member wondered about tradeoffs and stressed the need for prioritization.

11. **Adjustment Lending.** There was discussion about the lack of attention to gender in adjustment operations, and members stressed the importance of gender analysis in the Bank's adjustment lending. They also noted that the OED evaluation had not paid adequate attention to this issue and asked for clarification. OED responded that a separate study had been done on this issue but space limitations had made it difficult to include all their findings in the evaluation. A working paper on the findings would be published separately. Management clarified that all issues related to adjustment lending policy would be taken up in the context of the conversion of OD 8.60.

12. **Partnerships.** The Committee stressed that many other agencies had more experience in the gender area and urged Management to work with them, particularly citing the UN. Speakers also asked for a greater inclusion of IFC in the Gender Mainstreaming Strategy noting that OED's findings had pointed to private sector development as an area of weakness.

13. **Next Steps.** Management agreed to provide written responses to the specific questions raised as soon as possible. Management will also proceed with external consultations and revise the draft strategy taking the Committee's comments into account. It was hoped that the draft strategy would be ready for Board discussion in September 2001 or at the earliest date thereafter based on availability on the Board schedule. The Committee recommended that the Board approve public disclosure of the OED evaluation during its approval of the draft strategy.

Pieter Stek, Chairman

Distribution

Executive Directors and Alternates
President
Bank Group Senior Management
Vice Presidents, Bank, IFC and MIGA

ANNEX XII: OED PRESENTATION AT THE CODE MEETING

Chairperson, Members of CODE:

This report represents the culmination of two years of work in OED on evaluating the gender dimensions of Bank assistance. We worked in close consultation with the Gender and Development Board and transmitted our findings on an ongoing basis into the preparation of the Bank's strategy. Last October we presented to you a report focused on the integration of gender into Bank Assistance and previously in March 2000, we issued the proceedings of the Entry Workshops for this evaluation. Over the next year, OED plans to publish: (i) a volume with twelve country gender studies, (ii) the proceedings of four regional gender workshops held in Manila, Nairobi, Quito and Warsaw, (iii) the beneficiary assessments undertaken for this evaluation; and (iv) a working paper on the results of structural adjustments in 12 sample countries; (v) a Primer on Lessons for Integrating Gender Considerations into Bank Operations. Today, we would like to summarize the main findings of our evaluation, reiterate our 6 recommendations, and present our opinion on whether the proposed gender strategy addresses OED's recommendations.

First, our main findings. Last year, we reported that 70 percent of the CASs between FY97 and FY00 integrated gender considerations, a much higher number than those before 1997. We find that there is satisfactory gender mainstreaming into the health and education sectors, and we are indeed pleased to confirm that in these sectors the results on the ground have also been positive.

We find that Bank assistance is most effective when five elements are present: it is based on a comprehensive diagnosis of the gender context, the assistance is not sectoral but more comprehensive, framed within a country-led agenda, delivered with strong country ownership at different levels, and in strong collaboration with other partners. However, in our sample of 12 countries this was so only in Gambia and Bangladesh.

We also find that outside the health and education sectors, integration into Bank assistance in the economic sectors has been weak and ad hoc. Whether it is the financial sector, the public sector, small scale and medium enterprises or the private sector, gender is mostly absent or only marginally discussed. This is true at the global strategy levels, at the analytical levels, and at the project levels. Bank assistance has thus fallen short in enhancing the economic participation of women.

The present evaluation also confirms what we told you earlier: the gender policy framework is still unclear; the responsibilities and processes for gender have not been established; and systems for monitoring results and policy implementation are weak.

What does OED recommend?

OED's main recommendations are that the Bank clarify its gender policy and take into account country policies for women or gender and strengthen local institutions to implement these policies. We propose that the Bank clarify the roles and responsibilities for implementing the gender policy within the Bank. We also suggest that any proposed strategy be based on comprehensive diagnosis of country gender contexts, explicitly integrate gender considerations into Country Assistance

Strategies, and mainstream gender into the economic and social analysis that is already being undertaken during project preparation. In addition, we seek that the Bank establish a system to monitor policy implementation and progress on the ground.

Now let me turn to the question of whether the proposed strategy addresses OED's recommendations?

By and large, it does. It clarifies the responsibilities and suggests processes for gender mainstreaming. It proposes the development and implementation of a monitoring system that will focus on results on the ground. It proposes that Bank assistance be provided within a country led agenda. It supports comprehensive analytical work that will identify issues for integration into CASs, other products, and as necessary into projects. We continue to have some concerns.

First, the proposed strategy seems to deepen and widen the present gender policy. The proposed gender strategy seems to be based on a broad analytical framework of gender equality that goes beyond the poverty reduction objectives of the existing policy, which focuses on enhancing the economic participation of women. OP 4.20, therefore, now needs not only to be clarified as we had recommended last October, but also to be revised consistent with the proposed strategy. In addition, the strategy provides for such operational flexibility that OED is not clear on what is actually required and what is optional. OED therefore stresses the need for a Bank Procedure (a BP) to instruct staff on their responsibilities and establish accountability and consistency in procedures. The GSP indicates the need for a revised OP and BP, but OED urges Management to set a clear timetable for this.

Second, although the arguments for the shift to gender equality as discussed in the GSP are compelling, we note that the policies of many clients still stay within the paradigm established by the 1995 Platform for Action for Women. Clients, therefore, continue to focus on the advancement of women. It is, therefore, important that the Bank consult with, and convince, clients of this new approach before adopting the revised policy. Greater ownership of this policy outside the Bank is also required if it is to be effectively implemented in client countries. Otherwise, the Bank runs the risk of being perceived as imposing externally driven agendas.

Third, the evaluation finds that the Bank achieved limited results, although its present objectives are far less ambitious. The proposed strategy plans to address priority gender issues in all client countries. The Bank once again faces a vulnerable situation of promising too much and risking the possibility of achieving little. To avoid this, OED suggests that Management establish realistic, phased, and monitorable results-oriented benchmarks for policy evaluation and simultaneously encourage partnerships to allocate responsibilities for achieving institutional goals. Otherwise, another evaluation five years from now will likely judge the Bank harshly, only because it has promised to do what it may not be able to achieve.

Finally, as a woman from a sub-continent teeming with poverty and gender issues, permit me to end on a personal note. Over the last two and half years, I have had the privilege to hear from women and men from many parts of the world. Very few disagree on the need for gender justice, although most reiterate that the paradigm for change must come from within the country. This can happen only if both women and men can participate in development decision-making and equitably

enjoy the benefits of development. The Bank's biggest contribution and role will lie in strengthening processes and mechanisms for the equitable participation of both women and men. We hope that such participation will also be a strong pillar of the Bank's future gender policy and strategy. Let me close with the voices of African women from the Nairobi workshop: "Do not treat us as powerless and vulnerable victims. Empower us with resources, human capital, and assets. We will change our gender relationships."

ANNEX XIII: EXECUTIVE SUMMARY OF THE GENDER SECTOR STRATEGY PAPER

Executive Summary

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 poverty reduction.¹ Gender inequalities often lower the productivity of labor, in both the short term and the long term, and create inefficiencies in labor allocation in households and the general economy. They also contribute to poverty and reduce human well-being. These findings make clear that gender issues are an important dimension of the fight against poverty. Gender issues are also central to the commitments made by the World Bank's member countries at the United Nations Millennium Summit and at the Fourth World Conference on Women in Beijing in 1995. Although the nature and importance of gender issues for poverty reduction and growth vary from country to country, significant gender disparities are found in all regions of the world (including in the member countries of the Organisation for Economic Co-operation and Development—OECD). These disparities tend to be greater in low-income than in higher-income countries, and, within countries, tend to be greater among the poor than the more affluent. The incorporation of gender issues into development actions needs to be sensitive to the specific conditions in each country.

Since the 1980s, the Bank has made progress in integrating gender issues into country work and lending, particularly in education and health. For example, between 1995 and 2000 the Bank lent more than \$3.4 billion for girls' education programs, and was also the single largest lender in the world for health, nutrition, and population projects, three-quarters of which contained gender-responsive actions. Attention to gender issues in World Bank Country Assistance Strategies (CASs) also increased during this period. Several organizational changes designed to facilitate greater attention to gender and development issues were also made, including issuing of an Operational Policy on the gender dimension of development in 1994, and creating a Gender and Development Board and placing it within the Poverty Reduction and Economic Management Network in 1997.

Despite the progress to date in gender mainstreaming, the Bank's effectiveness can be improved by paying more systematic and widespread attention to gender issues in the context of our poverty reduction mandate. The opportunities for improving the development impact of the Bank's work through gender mainstreaming include making Bank interventions more responsive to country gender conditions and commitments; making these interventions more strategic; and improving the alignment of Bank policies, processes, and resources to support such interventions.

In the strategy described in this paper, the World Bank will work with governments and civil society in client countries, and with other donors, to diagnose the gender-related barriers to and opportunities for poverty reduction and sustainable development; and will then identify and support appropriate actions to reduce these barriers and capitalize on the opportunities.

¹ *Engendering Development—Through Gender Equality in Rights, Resources, and Voice*, 2001a; *World Development Report 2000/2001: Attacking Poverty*, 2000d; and *Voices of the Poor: Can Anyone Hear Us?*, Narayan et al, 2000.

The strategy is intended to establish an **enabling environment** that will foster country-led, **country-specific** strategies for changing the gender patterns that are costly to growth, poverty reduction, and human well-being. The strategy rests on a **basic process** that involves working with countries to:

- prepare periodic, multi-sectoral Country Gender Assessments (CGAs) that analyze the gender dimensions of development across sectors and identify gender-responsive actions important for poverty reduction, economic growth, human well-being, and development effectiveness, and which inform the Bank's country assistance program;
- develop and implement, as part of the Bank's country assistance program, priority policy and operational interventions that respond to the assessment; and
- monitor the implementation and results of these policy and operational interventions.

A key component of the strategy is the CGA, a country-level gender analysis that identifies critical areas in which gender-responsive actions are likely to enhance growth, poverty reduction, and well-being in a particular country context. Country Directors will ensure the completion of these assessments in a timely manner in countries with an active lending program (and in which an assessment has yet to be conducted). In line with the ongoing reform of the Bank's analytical work, the methods for carrying out these assessments will be flexible. The country gender analysis may, for example, be a stand-alone document or a section of a country poverty or economic analysis. The CGA may contain original, analytical work or may simply refer to such work produced by the Bank or by other agencies (government, international, academic). To lower costs, increase buy-in, and build on expertise outside the World Bank, collaboration with government, civil society, and other donors in completing the CGA will be emphasized when possible. Management, with the assistance of the Gender and Development Board, will clarify standards for conducting the assessments and monitoring their quality. Updates will be done in accordance with the typical cycle for country analytical work (approximately once every five years), and will be designed to investigate whether any major changes in gender conditions have occurred (i.e., updates will typically be less elaborate than the initial assessment). When possible, CGAs that contain substantial original work will be published and shared broadly.

The gender strategy rests on four actions designed to enable the process of diagnosis, strategy formation, and integration into operations:

Integrating a gender dimension into relevant analytical work and lending instruments. An understanding of gender issues in sectors identified in the diagnosis as important for poverty reduction and growth is a necessary prelude to gender-responsive project design. Tracking whether analytical work and projects in these sectors have been conducted with a cognizance of key gender issues is also important for improving performance and quality. For this reason, the strategy recommends integrating a gender dimension into:

- sectoral analytical work in high-priority sectors (as identified in the CGA), and into the social impact analysis associated with adjustment lending (including Poverty Reduction Support Credits);

- the criteria used to assess the poverty reduction focus of Poverty Reduction Strategy Papers (PRSPs) in Joint Staff Assessments (JSAs);
- the criteria used to assess the adequacy of the poverty reduction focus of the CAS and Sector Strategy Papers; and
- the quality criteria used by the Quality Assurance Group to assess projects and analytical work, with appropriate consideration of whether particular sectors have been identified as high priority in the CGA.

Supporting the strategic integration of gender issues into operations. The strategy recommends three forms of support for operations:

- **Training.** To assist Bank staff and counterparts in strategically mainstreaming gender issues into operations, the Gender and Development Board will work with Human Resources and the World Bank Institute to add gender and development content to the Bank's staff orientation course and to existing core courses. Selected technical modules oriented to operational staff will also be developed.
- **Operational tools.** Together with regional sectoral staff, the Gender and Development Board will continue to create and disseminate adaptable tools and good practice examples for use in operations. Good practice examples, including those involving macroeconomic policy advice, will be emphasized.
- **Building capacity in implementing agencies.** The Gender and Development Board will explore methods to provide technical advice to implementing agencies. The Board will also work with the regions and the World Bank Institute to identify and support training opportunities for clients and counterparts.

Aligning resources with the elements of the strategy. Four types of resources will be aligned with the strategy:

- **Budget.** In line with the decision to make gender mainstreaming one of the Bank's Corporate Advocacy Priorities, Bank budget is being redeployed to support gender analysis and mainstreaming.
- **Accountabilities.** The responsibilities of Bank staff for gender mainstreaming are being clarified (Table 2.1). Regional Vice Presidents will ultimately be accountable for regional results; they will in turn hold Country Directors and Sector Directors/Managers accountable for ensuring appropriate integration of gender issues into country operations. To clarify policies and procedures, a revised Operational Policy and Bank Procedures statement on gender and development will be issued after due consultation with external stakeholders and consideration by the Executive Board. While these consultations are ongoing, Management will issue an Operational Memorandum to clarify the existing gender policy and provide interim guidance on implementation.
- **Staff.** Regions will provide in-house technical expertise in gender and development to assist staff in gender analysis and strategic operational mainstreaming, especially during the initial years of implementation.

- **Partnerships.** Because of the valuable resources that other organizations have to offer and the potential synergies with Bank-led activities, the strategy also encourages the formation of country-level partnerships with governments, civil society, and other donors, especially in the context of particular projects or programs, including formulation of the PRSPs.

Monitoring and evaluation. Finally, in order to track progress and enhance learning and quality, an effective system of monitoring and evaluation that includes assessment of on-the-ground results is under development. Progress in implementing the strategy will be reported annually.

The estimated incremental costs of implementing the strategy will be about \$2 million in the current fiscal year, about \$3 million per year in the three subsequent years, and approximately \$2.5 million per year thereafter. Corporate incentive funding of \$0.6 million has been set aside for the current year, and the regions have committed more than twice this amount as matching Bank budget. Implementation has thus been fully funded for the current fiscal year.

ATTACHMENT 1: RECOMMENDATIONS OF OED EVALUATION 2000

1. This evaluation found that staff are largely unaware of the Bank's gender policy, that there is no consensus on its scope or elements. Further, the Bank has not made adequate implementation arrangements or established accountabilities for policy implementation. The evaluation also found that there are no effective systems to monitor and evaluate progress achieved in policy implementation and effectiveness. OED recommends that the following actions be taken.

Recommendations

2. *Clarify the scope of the gender policy.* As proposed in the Gender Strategy Concept Note, the Bank should clarify the rationale, intent, and scope of its gender policy. GSB should monitor the conversion of OMS 2.20, and ensure that provisions for screening projects for 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 be an integral part of policy formulation.

3. *Strengthen management of the gender program.* Commitment to gender should be demonstrated by allocation of resources and training of staff and managers. GSB should be provided with the required authority 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.

4. *Establish a monitoring and evaluation system.* The PREM network, working with the regions, should ensure that institution-wide progress is regularly tracked and periodically evaluated. To facilitate monitoring, the existing WID rating system should be improved to measure the integration of gender in Bank assistance. Most importantly, the Bank should systematically measure the impact of its assistance to facilitate organizational learning and effective policy implementation.

5. OED also suggests the following actions:

- The Bank should ensure that all its interventions take appropriate account of gender considerations. In particular, gender assessments should become the norm rather than the exception. Individual country programs should make selective use of lending and non-lending instruments, reflecting the intensity of borrower ownership and an explicit division of labor with other partners.
- Responsibilities for gender integration should be decentralized from self-standing units to operational task teams only when there is requisite capacity at the operational level.

- PCD/PADs should contain 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.
- Gender assessments at the country level should be required as a basis for integration of gender considerations into country programming and policy dialogue, and as a tool for of mainstreaming gender considerations into the Bank's assistance.

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 aim toward having men increasingly share the burden of family chores. It also recommended interventions to reduce the amount of time and energy women 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 of land holdings. It planned a special pilot to help women entrepreneurs deal with gender-based constraints, and proposed a high-level briefing to increase gender awareness among senior policy-makers. 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 Philippine government has required by law that each government department set aside five 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 has resulted in even departments like Customs and Excise now turning to them 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 ha 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-title holders of allotted lands. It defined a role for women in reclamation through participation in project-specific user groups, notably *Site Implementation Committees*. It empowered women to play the role of technology transfer agents and animators in a number of areas such as literacy, health, and animal husbandry.

ATTACHMENT 2: MANAGEMENT RESPONSE TO THE RECOMMENDATIONS OF THE OED GENDER REVIEWS¹

Major monitorable OED recommendations requiring a response	Management response
<p>1. Clarify the scope of the gender policy. As proposed in the Gender Strategy Concept Note, the Bank should clarify the rationale, intent, and scope of its gender policy. [The Gender and Development Board] should monitor the conversion of OMS 2.20, and ensure that provisions for screening projects for 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 consultations should be an integral part of policy formulation.</p>	<p>Management agrees that there is a need for clarifying the scope of the gender policy. The proposed strategy recommends revising OP 4.20 and writing an accompanying BP as part of strategy implementation (paragraph 2.20). The Gender and Development Board, with advice from LEG and OPCS, will draft a revised OP/BP by 10/30/01. Internal and external consultations will be held, and the final draft will be sent to the Board of Executive Directors by a target date of 06/30/02. Gender considerations will also be integrated into other operational policies, including those arising from the conversion of OMSs (paragraph 2.20, Table 6.1).</p>
<p>2. Strengthen management of the gender program. Commitment to gender should be demonstrated by allocation of resources and training of staff and managers. [The Gender and Development Board] should be provided with the required authority 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.</p>	<p>Management agrees with the general thrust of this recommendation. However, Management believes that the authority to ensure this mainstreaming should follow the normal lines of authority within the World Bank, which are summarized in Table 2.1. The proposed strategy lists ensuring implementation of key strategy elements, such as CGAs and appropriate follow-up actions, as a key RVP responsibility (paragraph 2.21). RVPs will also be required to submit annual action plans (paragraph 2.21).</p>
<p>3. Establish a monitoring and evaluation system. The PREM network, working with the regions, should ensure that institution-wide progress is regularly tracked and periodically evaluated. To facilitate monitoring, the existing WID rating system should be improved to measure the integration of gender in Bank assistance. Most</p>	<p>Management agrees that there is a need for an adequate monitoring and evaluation system. This is a key element outlined in the proposed strategy (paragraphs 2.28-2.29). RVPs will submit progress reports annually to the MDs, which the GAD Board will consolidate into a Bank-wide summary to be submitted along with the RVP</p>

¹ World Bank. 2000. "Integrating Gender in World Bank Assistance." Operations Evaluation Department. Washington, DC. World Bank. 2001b. "The Gender Dimension of Bank Assistance: An Evaluation of Results." Operations Evaluation Department. Washington, DC.

Major monitorable OED recommendations requiring a response	Management response
importantly, the Bank should systematically measure the impact of its assistance to facilitate organizational learning and effective policy implementation.	reports to the Management Committee and, in turn, to the Board of Executive Directors (paragraph 2.29).
<p>4. Strengthen borrower institutions and policies. Before and since [the Fourth World Conference on Women held in] Beijing, most borrowers have, at the behest of UN Agencies, formulated national policies and/or action plans for gender equality and/or the advancement of women, consistent with the principles of the Beijing Platform for [Action]. The Bank should strengthen development institutions to support the implementation of these policies/action plans. In countries where such policies and plans are weak, support for their strengthening (through country dialogue and non-lending services) should be a Bank priority.</p>	<p>Management agrees with the thrust of this recommendation. Gender training and building capacity in implementing agencies are two elements of the proposed strategy (paragraphs 2.14–2.16 and 2.28). Using country gender action plans as entry points for country dialogue is also recommended (paragraph 1.19), and these plans are part of the recommended content of the Country Gender Assessment (Annex F).</p>
<p>5. Integrate gender considerations into country assistance strategies. Based on a comprehensive diagnosis, the CAS should explain how Bank assistance will take into account the linkages between poverty and gender. This assistance and its underlying strategy should be explicitly related to the Borrower’s policy framework for gender.</p>	<p>Management agrees that gender considerations need to be adequately integrated into CASs. The strategy states that CASs need to refer to existing CGAs (paragraph 2.11, third bullet). Management will take responsibility for ensuring that the treatment of gender issues in the CAS is appropriate; every 18 months, the CAS retrospective review monitors the treatment of gender issues in the most recent cohort of CASs.</p>
<p>6. Integrate gender into the design of Bank-supported projects. Gender analysis should be integrated into the economic and social analysis carried out in the preparation and design of Bank-supported projects so that both men and women are able to access the benefits equitably. This is especially critical for countries with high gender disparities.</p>	<p>While Management agrees with the thrust of this recommendation, it does not regard the concept of “gender disparities” as well defined when used to characterize whole countries. As part of the Bank’s overall country program, the proposed strategy specifies gender analysis and gender-responsive project design in sectors that the Country Gender Assessment has identified as important for poverty reduction (paragraph 2.9).</p>