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Integrating Gender in World Bank Assistance

October 25, 2001

Operations Evaluation Department

Abbreviations and Acronyms

ADB	Asian Development Bank
AfDB	African Development Bank
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
CIDA	Canadian International Development Agency
COSS	Country Operational Strategy Study
DAC	Development Assistance Committee
DFID	Department for International Development
EAP	Environmental Action Plan
EBRD	European Bank for Reconstruction and Development
EGCG	External Gender Consultative Group
ESW	Economic and sector work
FAO	Food and Agriculture Organization
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
IADB	Inter-American Development Bank
ICR	Implementation Completion Report
IDA	International Development Association
IDF	Institutional Development Fund
IEPS	Initial Executive Project Summary
LIL	Learning and Innovative Loan
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 2.20	Operational Manual Statement 2.20
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
PRSP	Poverty Reduction Strategy Paper
QAG	Quality Assurance Group
SAR	Staff Appraisal Report
SAP	Structural Adjustment Program
SIDA	Swedish International Development Agency
TA	Technical assistance
UNDP	United Nations Development Program
UNRISD	United Nations Research Institute for Social Development
USAID	United States Agency for International Development
WBI	World Bank Institute
WDR	World Development Report
WID	Women in Development

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MEMORANDUM TO THE EXECUTIVE DIRECTORS AND THE PRESIDENT

Integrating Gender into World Bank Assistance

This evaluation examines the relevance of the Bank's gender policy and the institutional processes geared to integrate gender into Bank assistance over the past decade. Gender has received greater attention at the institutional level since the issuance of the gender policy in 1994 (OP 4.20). For example, the appointment of an External Gender Consultative Group (EGCG) in 1996 and the establishment of a Gender Sector Board (GSB) in 1997 increased visibility of gender issues within the Bank. In 1998, new gender thematic groups helped to demonstrate the possibilities of integrating gender considerations into Bank assistance in areas related to transport and law. At the operational level, the Bank has focused on girls' education and other matters of gender equity in a significant portion of its education sector activities. The Bank has addressed a number of issues related to women and gender through its health, population and nutrition projects. At the country level, more than 63 percent of the Country Assistance Strategies (CASs) since FY97 have integrated gender considerations satisfactorily. This report was discussed by the Committee on Development Effectiveness on October 18, 2000, and a report of that discussion is attached as Annex V. This report is now being re-issued for the purpose of more general disclosure.

Despite these positive developments and gradual progress in incorporating gender considerations in CASs, this evaluation suggests that the Bank has only partially implemented its policy over the past decade. Only about 40 percent of Bank-financed projects contain gender analysis, and about 25 percent contain gender action plans or components, indicating little or no progress since the early nineties. These levels of integration are widely perceived as inadequate. Although there is greater visibility of gender issues in analytical work, the quality of analysis is not uniform or adequate in poverty assessments or other similar documents. Systems are not in place to measure the gender-disaggregated impact of Bank assistance, which has significantly constrained policy implementation.

Although the gender-related goals (reduction of gender disparity and increased participation of women in economic development of their countries) continue to remain relevant, there is no consensus about the scope of the Bank's policy and strategy. Operational staff are unaware of even those policy elements on which there is a broad consensus. The Bank did not establish processes for institutionalizing and operationalizing its policy, comparable for example to those in the environment area. The Bank also did not organize systematic training for its staff on the gender policy or provide adequate support or tools for undertaking gender work for most of the decade.

This evaluation suggests that the Bank should update and clarify its gender policy, develop a clear and realistic implementation strategy, and establish monitorable benchmarks to measure progress and effectiveness 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. An entry workshop held in Washington, D.C. 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 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.

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. It is used to mean both, given that Bank policy currently uses both concepts.

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 women from equitable access to the benefits of development (Kabeer 1994, Jackson and Pearson 1998). GAD addresses different aspects that contribute to the subordination of women in particular power relationships.

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 Integration. A term used in the Bank's Operational Policy (OP) 4.20. It refers to the requirement for the "integration" of gender considerations into overall Bank assistance for a country.

Gender Mainstreaming. For the purposes of this report, a process in which gender concerns and women's needs and perspectives are considered in all aspects of Bank operations, including a focus on women's participation in the decision making process in development activities.

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.

Roundtable on Gender. A roundtable organized by OED and the Gender Sector Board to listen to senior policy makers from donor and client countries on gender issues.

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 gender policy and the processes for implementing policy (used generally to cover policy, approach, and strategy).

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

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

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

1. INTRODUCTION

1.1 Despite the increase in female enrollment in education since the 1970s, 65 percent of the world’s 900 million illiterate people are women. Every third woman is solely responsible for feeding and educating her children. Although women account worldwide for more than half of all working hours, only about 30 percent of women’s work is paid compared to 75 percent of men’s work. In most countries, women are responsible for household chores; they carry water and collect domestic fuel. The deterioration in their natural environment increases their burden of work and reduces their sources of food, fuel wood, and fodder. In 1995, women accounted for less than one-seventh of the administrators and managers in developing countries. In as many as 55 countries, there are either no women in parliament or fewer than five percent. Without adequate human capital, equitable access to economic resources, or fair representation in decision making, and with an increasing burden of household chores, poor women find themselves engaged in sectors with low incomes and few opportunities (UNDP Human Development Report 1995).

1.2 Failure to address gender issues in development policies and interventions leads to inefficient and unsustainable results. In communities where social and economic roles

Box 1: The Gender Policy of the Bank

“Successive general counsels have assisted the Executive Directors in interpreting the Articles of Agreement in response to the changing needs of the Bank membership. There is no doubt that raising women's productivity would improve key development goals everywhere and directly reduce poverty. Failure to address this aspect of development work could lead to inefficiency and exacerbate inequities between men and women and threaten the sustainability of development efforts. From the point of view of Bank staff, not only is work on gender permissible under the Articles of Agreement, but also the policy framework of the institution requires it. Indeed, there is a specific policy on gender approved by the Executive Directors and reflected in OP 4.20. The OP contains the instructions of management to the staff and resulted directly from a strategy paper on gender issues. To this effect, women’s issues need to be considered in the design of poverty programs and, generally, to be taken into account to mitigate projects adverse effects. This policy is not a stand-alone policy but it is linked to other operational policies dealing with poverty reduction, indigenous peoples, and involuntary resettlement. In dealing with gender issues the Bank has been most effective by listening and consulting with member countries...”

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

are gender-based, even the most meticulously planned policies and interventions, if gender blind, can be affected in unanticipated ways, distorting the distribution of benefits and opportunities between men and women. In many instances, therefore, women do not benefit from, and can even be harmed by, development interventions. For example, over the years, the Bank has supported interventions assuming that income would be pooled, and that all members of the household would benefit. However, the extent of income pooling and decision making within households varies greatly. As another example, microfinance services provided without addressing gender-based constraints restricting women's access to markets and transport, their skill levels, and their inability to provide traditional forms of collateral, are unlikely to benefit poor women. Introducing new technologies without a sound gender analysis can unintentionally reduce the income of poor women involved in related activities and shift productive activity to men. A sound gender analysis that understands the differential impact on both men and women is recognized as critical if women are to be assisted effectively. Consequently, since the early 1980s, many development agencies have required their staff to integrate gender considerations in their assistance.

1.3 The World Bank's Gender Policy. The Bank appointed a Women in Development (WID) adviser in 1977 and established a WID Unit in 1986. These initiatives influenced a number of operational policies. In 1984, the Bank became the first multilateral organization to require staff to consider and address the impact of its assistance on women as part of a sociological analysis during the appraisal of investment projects (Operational Manual Statement [OMS] 2.20). In 1990, an Operational Directive (OD) on poverty reduction recommended that women's issues be considered in designing poverty reduction programs (see Murphy 1994 for a full discussion of the evolution of gender policy in the Bank). In a strategy paper, *Enhancing Women's Participation in Economic Development*, discussed at the Board in 1994, the shift to gender analysis became visible. Operational Policy (OP) 4.20 on "The Gender Dimensions of Development" was issued in 1994 as part of the Bank's overall poverty reduction initiative, complementing the project level OMS and requiring consideration of gender issues in the design of country programs.

1.4 The Bank's overall gender policy and strategy (see Box 1 on page 1) have to be pieced together from a number of documents: OMS 2.20 issued in 1984 and applicable to investment projects, the strategy paper discussed at the Board in 1994, and the subsequent OP 4.20. Differences between the documents have created confusion about the Bank's stance. It is not clear, for example, whether the gender strategy is focused on countries with high gender disparity. This was the position in the approach paper presented to the Board in January 1994. Similarly, the Board endorsed an operational focus on five sectors (health, education, labor, agriculture, and financial services), but the OP does not indicate a selective strategy. OMS 2.20 has been interpreted in different ways. Some argue that a gender analysis is required only in projects where it is generally acknowledged that "women are sometimes a particularly important group of project participants and beneficiaries (para. 55 of the OMS)." Others argue that a preliminary analysis is required in all projects to determine when women are important participants or beneficiaries. These issues are discussed later, but in order to establish the benchmarks for this evaluation, Operations Evaluation Department (OED) interpreted the Bank's

policy as summarized in Box 2, in consultation with the sector board and the Legal Department.

1.5 Recent Changes in the Bank's Approach. Since the issuance of the Bank's 1994 gender policy, there has been greater visibility of gender at the institutional level. The President's participation at the Beijing Fourth World Conference on Women in 1995, the establishment of the External Gender Consultative Group (EGCG) in 1996, and the Gender Sector Board (GSB) in 1997 raised the visibility of gender within the Bank. New gender thematic groups emerged in 1998 and have helped raise the intellectual engagement of Bank staff and demonstrated the possibilities of integrating gender considerations into Bank assistance in areas such as transport and law. The Bank has taken steps to promote more participatory approaches to development, emphasizing bottom-up approaches in the identification of issues and encouraging social assessments in project preparation. Together, these initiatives have the potential to promote improved implementation of the gender policy.

1.6 Previous Assessments. In 1994, an OED study traced how the concept of women in development, and later the broader concept of gender, came to be reflected in Bank policies and lending. An OED evaluation in 1997 reviewed lending and nonlending work for evidence of progress in implementing the Bank's policies and OED's 1994 recommendations. The findings are summarized in Annex IV. There have been a few self-assessments of the Bank's gender policy (Morgan 1999, Moser, Tornqvist, and van Bronkhorsf 1998). Documents prepared for the Beijing Conference discussed the Bank's policy and its experience in implementation; others focused specifically at project or sector level. There have also been external assessments. A recent evaluation financed by the Norwegian Ministry of Foreign Affairs compared the integration of gender issues into the work of multilateral organizations such as the United Nations Development Program (UNDP), Food and Agriculture Organization (FAO), and the Bank. The evaluation found that the organizations were at different stages of operationalizing gender mainstreaming goals, and that the World Bank was the "least developed." The review concluded that

Box 2: Bank's Commitments under Current Gender Policy—An OED View

- Analyze the impact of Bank's investment projects on women and appraise whether the design adequately takes into account "changes" that might be "disadvantageous" to women, local circumstances that would enhance the participation of women in project activities, and contributions of women to achieving the project's objectives (OMS 2.20).¹
- Integrate gender considerations based on sound analysis into country programs through *Country Assistance Strategies* (CAS) to reduce gender disparity and increase women's participation in economic development (OP 4.20).
- Establish monitoring and evaluation systems to evaluate the gender disaggregated impact of Bank assistance at a project level, and at the country level, assist borrowers to establish such systems (OMS 2.20 and OP 4.20).

1. The OMS states that the sociological aspects (of which analysis of women's issues are one aspect) are "particularly important for projects designed to assist specific beneficiaries and/or projects whose success depends upon participation by the beneficiaries (e.g., rural development, urban, education, population and health projects). They may be less important for projects involving primary infrastructure and for some projects they have relatively little significance."

“beyond promising that the Bank would strengthen its current monitoring system to assess the progress in integrating gender into the Bank's operations, no goal, measure, or indicators are in fact suggested” in the Bank's strategy (Christian Michelsen Institute 1999). Another evaluation stressed the absence of a compelling conceptual framework (Gender Equity and the World Bank Group 1997). Yet another suggested that “emphasis on economic efficiency achieved by gender inclusive policies” is not an adequate framework (Bread for the World Institute 1996).

1.7 OED's Current Evaluation. The key questions for OED's current evaluation are: (i) has the Bank's gender strategy been relevant at the country and global levels? (ii) has the Bank effectively integrated gender into its country assistance strategies and programs? (iii) how effective has Bank assistance been in terms of sustainable outcomes, impacts, and institutional strengthening in the area of gender?

1.8 This evaluation is being undertaken in phases in order to provide timely input to the ongoing preparation of a revised gender strategy by the Gender Sector Board (GSB). Phase I, presented in this report, examines the relevance of the Bank's gender policy and its implementation record. It focuses on inputs and processes. The next phase of this evaluation will focus on results on the ground. The evaluation covers the period between FY88 and FY99 and builds on OED's 1994 and 1997 evaluations (Murphy 1994 and 1997). The study design is based on consultations with stakeholders both inside and outside the Bank; a comparative study of the gender policies of selected multilateral and bilateral agencies; and desk assessments of the Bank's key documents and lending patterns in a representative sample of countries.²

1.9 After this introduction, the report describes the Bank's gender policy. Chapter 2 briefly discusses issues that need to be resolved in order to determine the relevance of the Bank's gender policy. Chapter 3 assesses the Bank's implementation record in integrating gender considerations into its assistance. Chapter 4 summarizes the lessons emerging from the assessment and Chapter 5 concludes with recommendations on the Bank's policy and strategy. Annex I describes the Bank's policy in greater detail. Annex II provides greater detail on the methodology, evaluation criteria, and rating systems. Annex III provides a summary of OED's 1997 evaluation update.

2. Annex II describes the selection criteria for the following countries: Algeria, Argentina, Bosnia, Ecuador, Ethiopia, Gambia, Guatemala, Haiti, India, Ivory Coast, Kyrgyz Republic, Laos, Malawi, Malaysia, Mali, Mexico, Mongolia, Morocco, Nepal, Philippines, Poland, Romania, Sri Lanka, Tanzania, Tunisia, Vietnam, Yemen.

2. ASSESSING THE RELEVANCE OF THE BANK'S GENDER POLICY

2.1 Relevance is best assessed in the context of demonstrated results of Bank assistance through consultation and dialogue with stakeholders, and within the socioeconomic, cultural, and political context of a given country or region. Although such consultation has been initiated, this process is ongoing, and OED is now undertaking an evaluation of the impact of Bank assistance. Given these limitations, this chapter does not attempt to reach any firm conclusions; it instead examines the following points of reference to be used to assess the overall relevance of the Bank's gender policy:

- the poverty reduction mandate of the Bank
- the practices of other development assistance agencies
- the varied institutional and cultural circumstances of developing countries
- the recent changes within the Bank.

RELEVANCE OF POLICY GOALS TO THE POVERTY REDUCTION MANDATE

2.2 Poverty reduction is the overarching priority of the Bank and its client countries. The World Development Report (WDR) of 1990 emphasized poverty reduction through broad-based labor-intensive growth, investment in social sectors such as health and education, and safety nets to aid the chronically poor.³ The evolution of the Bank's sectoral lending pattern reflects its overall poverty reduction mandate and gender strategy (World Bank 2000c, p.6). Sectors of importance for women, as indicated by the Bank's policy paper, include agriculture (productivity and growth), rural water supply, environment (labor saving and freeing time for productive activities), education, health (human capital), and social protection (safety nets). Overall Bank assistance in these areas increased significantly in the past decade (see Table1).

Table 1: Trends in Bank Assistance (1989-99) in Sectors Identified in the 1994 Gender Strategy

Sector	% share of Bank's portfolio	
	1980-89	1990-99
Population, health, and nutrition	1.4	6.0
Education	4.4	8.0
Agriculture	24.0	13.0
Social protection	0.1	4.2
Environment	0.1	3.2
Water supply and sanitation	4.5	3.7

Note: Percentage share of portfolio as volume of commitment. *Source:* OIS Database

2.3 The Bank's gender policy at the country level is relevant to the overall poverty reduction mandate of the Bank. Gender inequalities hamper growth and public policies

3. The emphasis on broad-based growth was meant to encourage growth patterns that involved the poor more directly and relatively more quickly in the process of growth.

are critical in compensating for market failures in the area of gender equality (World Bank 1995c). If gender disparities exist, participation in the process of growth is likely to yield inequitable sharing of benefits. This also affects “public incomes” based on services the government provides (and subsidizes in many cases) for the poor. Non-income aspects such as health, nutrition, and education that affect welfare are similarly affected. Removing disparities is important both for enhancing equity and for promoting economic efficiency. As long as disparities in access to and control over resources persist, and as long as disparities in rights, privileges, and duties arising out of customary laws and legal statutes remain, women will be unable to derive benefits from economic development to the same extent as men. Globally, such disparities are associated with systematically lower access to health and education services for women. They also lead to less-than-optimal levels of participation in economic activity (World Bank forthcoming; Elson 1991, Anker 1998).

2.4 Microlevel studies confirm that educated women contribute to the welfare of the next generation by reducing infant and child mortality, lowering fertility, and improving the nutritional status of children (Hill and King 1995, Klasen 1999, Smith and Haddad 1999). At the macro level, there is evidence of the positive impact of removing gender disparities on growth. According to one estimate, growth rates in Sub-Saharan Africa, South Asia, and the Middle East and North Africa would have been 30 to 45 percent higher if these regions had closed gender gaps in years of schooling at the rate achieved by East Asia between 1960 and 1992 (Klasen 1999).⁴ Additional evidence points to the negative impact of gender inequality in secondary education on economic growth; a one percentage point increase in the share of women in secondary school education is associated with a 0.3 percentage point increase in per capita income (Dollar and Gatti 1999).

Box 3: Women as Agents of Change

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

COMPARISON WITH OTHER MULTILATERAL AND BILATERAL DEVELOPMENT AGENCIES

2.5 This evaluation compared the Bank’s gender strategy with those of other multilateral and bilateral organizations (see Table 2). Unlike the European Bank for Reconstruction and Development (EBRD), which does not have any gender-specific goals, the Asian Development Bank (ADB), African Development Bank (AfDB), and Inter-American Development Bank

(IDB) have all adopted policies and process-related goals focused on increasing economic opportunities and reducing barriers to the economic and social well-being of

4. Cross-country evidence also suggests that corruption is less likely to be a problem in countries with lower restrictions on women’s rights (Kaufman 1998).

women. The policies are justified on grounds of efficiency, equity, and poverty reduction. Their main approach to achieving their goals is to integrate gender issues into their assistance. Their policies highlight the need to address both practical and strategic issues facing women. The thrust of these policies is to enhance the status of women by improving their social and economic participation in the development process.

2.6 Bilateral donors, especially members of the Organization for Economic Cooperation and Development (OECD), have adopted substantive goals. Since the 1995 Beijing Conference, they have increasingly adopted gender equality and the empowerment of women as central goals of their development assistance. Gender equality has been endorsed at many international meetings. Evidence from background papers prepared for the Policy Research Report (World Bank 2000f) reiterates that gender inequality in education, employment, and health outcomes could adversely impact a large number of valuable development goals (Klasen 1999).

2.7 The late 1990s have witnessed further redefinition of gender issues by a wide range of stakeholders, especially from the South, who recognize that social constructs differ widely from country to country and sometimes within the same country (Momsen:1991, p.102). The stakeholders focus on economic empowerment to trigger the social and political changes that they consider necessary. Women would rather be the agents of their own change than be passive beneficiaries of externally imposed paradigms

Table 2. Gender Policies of Multilateral and Bilateral Donor Agencies

<i>Institution</i>	<i>Gender-related objective</i>
Multilateral Institutions	
AfDB	Increased support for functional literacy programs; elimination of gender disparity in primary and secondary education; infant and maternal mortality; one of two crosscutting issues in four areas of focus. The focus is on women .
ADB	Improved status of women and elimination of discrimination is one of five strategic objectives. From 1998, it adopted gender mainstreaming as the key strategy to promote “gender equity,” but the focus remains the improvement of the status of women with concurrence and cooperation of men.
EBRD	No gender considerations explicitly indicated.
IDB	Fuller integration of women into all stages of the development process and improvement in their socioeconomic situation through a gendered analysis.
UNDP	Gender equality and advancement of women. Focus on equality of capacities and opportunities to ensure that women and men participate equally in the development process as agents and beneficiaries.
WB	Reduced gender disparity and increased women’s participation in economic development as part of overall poverty reduction strategy.
Selected Bilateral Agencies	
DAC, OECD	Gender equality and empowerment of women.
CIDA	Gender equality. Policy supports the achievement of equality between women and men to ensure sustainable development.
DFID	Empowerment of women through greater gender equality.
JICA	Empowerment of women through mainstreaming gender equality.
<i>Source: Web pages and interviews in the case of AfDB, ADB, and IDB</i>	

based on a different set of experiences (Heward and Bunwaree 1999, p.4). Development literature from the South suggests that the best change is one that “any society forges for itself on the anvil of its own specific conditions” (Goulet, quoted in Sittirak 1998, p.17).

2.8 Some participants at the OED Entry Workshop for this evaluation suggested that a goal of “gender equality and empowerment of women” would be more relevant for the Bank than those set out in OP 4.20. If the Bank decides to adopt the above goals at a country level, the following implications will have to be considered. One, a gender policy goal that is deliberately and systematically geared to “gender equality” is much broader than one that confines itself to addressing gender considerations as part of the Bank’s overall development and poverty reduction mandate. Two, the Bank is precluded from political considerations in its decision making but has broad economic and social development mandate. Within the articles, and through judicious use of partnerships (e.g. bilateral agencies, local non-governmental organizations (NGOs), World Faith Dialogue, etc.), it can connect effectively to other actors and contribute to the transformation of society so as to enhance gender equity, contribute to development, and reduce poverty. For example, while steering clear of political considerations, the Bank can work towards equality of opportunity and results through advice, lending, and other instruments. Three, a goal of gender equality would require an individual rights based approach. In some client countries, this is not the preferred approach in addressing certain gender-related issues, e.g., in countries where duties and obligations to community and family override concepts of individual rights (UNDP Human Development Report 1999, p. 82). There is also the fear that dismantling existing family and community support systems, however, gender unequal they may be, before providing effective and alternative forms of security, could leave poor unskilled women more vulnerable than before (Serageldin, Gender and Islam workshop, Washington, D.C., November 18, 1999).

2.9 To conclude, the World Bank needs to determine the way forward, given its mandate and its emerging poverty reduction paradigm. At the country level, this evaluation finds that the Bank’s goals are relevant. Above all, the Bank needs to move in consultation with client stakeholders, cognizant of regional differences and priorities and seeking consensus to the extent possible. This would be in line with Comprehensive Development Framework (CDF) principles of ownership, partnership, and results orientation.

RELEVANCE IN THE COUNTRY/CLIENT CONTEXT

2.10 The Bank’s gender strategy is relevant only if it is suitable for implementation in individual client countries, which have varying institutional, regulatory, and cultural contexts. A “one size fits all” policy will not be effective. A flexible strategy that is relatively noncontroversial, fits with the prevailing values in each country, and has a clear focus may be more successful than a frontal challenge to vested interests (Bonparth: 1983, p.10). Progress is best achieved when the demand for change is internalized by the country. Accordingly, the operational policy stresses the need for country ownership and defines a supportive role for the Bank.

2.11 Most of the Bank's client countries are committed to improvement of women's status. An analysis of accessions to the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW)⁵ indicates a broad consensus at global and country level to address discrimination against women. However, signatories to CEDAW have registered more reservations than those who have ratified other international instruments.⁶ A number of states consider religious and other cultural considerations incompatible with CEDAW goals. For example, equal rights during marriage and its dissolution have attracted considerable reservations, mainly by countries in North Africa, notably Algeria and Morocco, the Middle East, and a few countries in Asia, notably Bangladesh, India, and Pakistan. Such reservations limit the universal acceptance of gender equality norms or at least suggest a need to understand other widely held views.

2.12 The UNDP Human Development Report (1999) reiterates the relevance of the Bank's goals for client countries. The Gender Development Index (GDI) is lower than the Human Development Index for each of the 143 countries for which the indices were calculated. Gender disparity exists in all these countries. The Gender Empowerment Measure (GEM) tries to capture gender inequality in key areas of economic and political participation. Out of 102 countries, only 33 have a GEM of more than 0.50, reflecting significant gender inequality in this sphere also. Reduction of gender disparity is therefore a relevant goal in all the Bank's client countries. The Bank's policy, with its process-related goals, its emphasis on country ownership, and its reiteration that interventions must be culturally sensitive, reflects the diversity of its developing member countries.

EVOLVING RELEVANCE OF THE GENDER STRATEGY

2.13 The relevance of the Bank's gender strategy can also be reviewed in the context of the changes that are taking place in the nature of lending, clients, and development paradigms.

2.14 The nature of the Bank's lending portfolio has changed between the first and the second halves of the 1990s. While commitment for investment lending has stayed at virtually the same level, **adjustment lending** has almost doubled since OP 4.20 was passed in 1994.⁷ Structural Adjustment Programs (SAPs)⁸ have become a regular Bank instrument. In 1994, when Board members raised the issue of gender and adjustment, staff responded that existing research then indicated only provisional links between gender and adjustment, particularly in the case of long-term impact. Currently, Bank policy requires that gender be considered at the country level when the program of

5. Effective on 3 September 1981. Upon ratification, CEDAW becomes part of the national law of the ratifying country.

6. Lecture by Maurizio Ragazzi, Legal Department, World Bank, on *Selected International Instruments Relating to Women's Rights*, June 30, 1999, Washington DC.

7. World Bank Lending Data, FY 1980-99

8. These involve a variety of programs including those to "stabilize inflation and international reserves, to liberalize markets, to privatize public enterprises, and to promote foreign direct investment" (Fenster at 113).

assistance is being designed. Where sound analysis indicates that there may be adverse impact on women as a result of a planned adjustment program, a social safety net may be included in the overall program. However, there is no requirement for a gender impact analysis for each adjustment program. At the same time, there is now wider recognition of the importance of addressing gender issues at the macro and policy levels if development interventions at the micro or meso levels are to be sustainable. The 1995 declaration of the United Nations Copenhagen World Summit on Social Development identified the social impact of adjustment programs as one of its ten main commitments. The assumption that all actors are equally able to reap the benefits of improvements in a market economy is no longer taken for granted (Geisler 1993, Heward and Bunwaree 1999). For example, in Africa, SAPs assume the prevalence of a formal labor force and a rise in wage levels with increased competition. But most workers in the informal sectors, of which women constitute a large majority, do not benefit from these measures (Heward and Bunwaree 1999, p.19).

2.15 The **nature of the Bank's clients** has changed with the admission of Eastern European countries and the changing fortunes of East Asian countries. The Bank's lending commitments to lower-middle-income and upper-middle-income countries increased over the last decade, while for lower-income countries, commitments have slightly decreased.⁹ This evaluation found a widespread view within the Bank that gender issues are not critical in richer countries.¹⁰ Although there is evidence of a correlation between countries with higher per capita incomes and better status of women (World Bank 2000, forthcoming), gender issues continue to persist (Sen 1992, p.125). For example, there is increasing evidence that the failure to address gender issues in Eastern Europe has led to a deterioration in the status of women's employment (World Bank, 1999). Thus, the Bank policy must apply to all gender disparities relevant to sustained poverty reduction.

2.16 Within the Bank, the **paradigm for poverty reduction** is evolving. The conceptual framework underlying the WDR 2000/01 strategy of poverty reduction goes beyond growth to emphasize (i) empowerment: making state institutions pro-poor and removing social barriers to poverty reduction; (ii) security: helping the poor manage the risks they face in their everyday lives and managing national downturns to minimize their impact on the poor; and (iii) opportunity: expanding economic opportunity for the poor by building up their assets and increasing the returns to these assets through a combination of market-oriented and non-market actions. The introduction of the borrower's Poverty Reduction Strategy paper (PRSP) also provides an important entry point for the integration of gender issues into client strategies for poverty reduction. Developments in different regions must also be considered in formulating a gender strategy. For example, the HIV/AIDS pandemic is changing the nature of the rural household in many parts of Africa, as is the impact of conflict both past and current.

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

10. Draft Gender Strategy for East Asia, 1/2000, prepared by Gillian Brown, Regional Gender Coordinator.

Globalization is another critical factor that is influencing communities differently. Gender relations and systems are fluid in many countries and any global strategy will need to be flexible to meet the varying regional situations.

2.17 In sum, given the Bank's mandate, its multilateral obligations, and the diversity of its clients, the goals of reducing gender disparity and increasing women's participation in economic activities are relevant and consistent with those of similar multilateral organizations. However, the scope of the policy needs to be clarified, if not revised, for the policy to remain relevant.

3. HOW HAS THE BANK IMPLEMENTED ITS GENDER POLICY?

3.1 Gender integration into Bank assistance is effective only if it leads to achievement of stated goals: reduction of gender disparity and increased participation of women in economic development. However, measuring gender-disaggregated outcomes pose significant methodological challenges. Development agencies such as the Bank have therefore tended to measure explicit consideration of gender issues in project documents, treatment of gender in analytical work and CASs, and specific characteristics of operations as indicators. Phase I focuses on measuring these inputs and processes and their likely efficacy at project and country levels. There is evidence that the Bank is integrating gender considerations into its policy dialogue (World Bank, 1998c, 2000c and d). There are also many examples suggesting that the focus on gender has increased over the past two to three years in a number of regions such as East Asia and Latin America, indicating a shift in attitudes. These activities will be more fully captured in the field analysis of Phase II.

INTEGRATION OF GENDER CONSIDERATIONS AT PROJECT LEVEL

3.2 In 1987, the Bank established a system of WID ratings to monitor the attention paid to WID and gender in all loans presented to the Board. A project was rated “0” if the appraisal document included little or no mention of gender, “1” if it included some gender analysis, and “2” if it included a gender component or a gender-specific action (see Figure 1 on page 15).

3.3 A review of this system indicates that only 38 percent of the Bank's investment projects approved between FY88 and FY99 included any meaningful reference to women or gender and that less than 25 percent included gender-related actions or plans. At least 60 percent of the projects did not reflect gender considerations in project documents presented to the Board. This system has been criticized for providing a simplistic quantitative picture, for not capturing data or progress achieved during implementation where gender issues may have been considered. Although these reservations are valid, the system is useful: at a minimum, it indicates a “first cut” estimate of policy compliance, and the Bank has often used the WID ratings to track its own performance (World Bank 2000b).

Table 3: Bank Investment Projects that Included Gender Analysis (1988-99)

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

Note: There were 2,541 projects in the WID ratings system and OED covered 112 in its review.

3.4 OED examined 112 project documents from 12 countries in four sectors to examine the quantity and quality of gender integration and to assess the reliability of the WID rating system (see Annex III). Using its own methodology, OED found no significant difference between the rankings generated by the WID rating system and the OED evaluation, with the exception of the agriculture sector (Table 3). The mismatch occurred because the OED sample of projects was representative of all regions, while the WID ratings system had almost half of its gender-aware agricultural projects in the Africa and South Asia regions.

3.5 The report entitled *Quality at Entry in CY 98* confirmed the results of this analysis. It stated that “the majority of loans reviewed (100) did not include any analysis of how Bank-funded projects would impact the participation of women in economic development or their economic welfare.” It concluded that there could be a “possible disconnect with provisions of OP 4.20 (Gender)” and that there was an “urgent need for better dissemination of the operational policy to promote greater congruence between Bank policy and practice.” The report found that although many loans “go beyond targeting the poor in geographic terms to developing viable techniques for including particular social groups, in a large number of operations basic questions of social attributes (especially gender) are neglected” (Quality Assurance Group [QAG] 2000, p. 8). Loan agreements in the Bank’s database confirm the low levels of integration of gender issues at project level. Of loan agreements for 3,028 projects in the Bank’s database, only about 7 percent, or 210, contained some reference to gender or women (see Table 4). Most references to women were found in agreements in the health sector, followed closely by the agriculture and education sectors.

Table 4: Classification of Loan Agreement Covenants with Gender Content

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

3.6 The **quality** of the Bank's gender integration was assessed in the 112 projects that OED reviewed. It must be clarified that the discussion of either gender or WID issues was considered adequate because the OMS still focuses on women (for criteria, see Annex II). The quality was satisfactory in only about 25 percent of the cases, when measured against stated indicators (see Annex IIb). Eighty percent of these satisfactory projects were in the health and education sectors, where coverage of gender issues went beyond mere qualitative assertions to consider gender roles, differentiated impact, and supported the analysis with quantitative data. The 1999 India Uttar Pradesh Sodic Lands Project, also notable for its participatory character, stands out for its highly satisfactory treatment of gender issues (Gibbs and other 1999). Overall, less than 15 percent of sample projects used gender-disaggregated data in their preparation. About 50 percent of these were in the population, health, and nutrition sector, which used an appreciable degree of gender-disaggregated data as the basis for analysis. Projects did not rate well on monitoring: only 20 percent used gender-disaggregated monitoring indicators, and 70 percent of these were in health projects. Only 24 projects (22 percent) involved some participatory process in their preparation, and only in ten did the documents refer explicitly to the involvement of women.

3.7 In its 1997 gender evaluation, OED had recommended that Implementation Completion reports (ICRs) document results separately for men and women, irrespective of whether the projects included some gender-related action. Management stated in its response that this requirement was "rigid". However, the previous Good Practice (GP), retired in June 1999, and the new ICR guidelines do provide that each ICR evaluate whether planned and implemented actions are consistent with the CAS, the quality of the results, and whether the integration of gender issues helps achieve project objectives. To examine progress since the 1997 OED study, 60 ICRs for FY98-FY99 were reviewed for the depth of integration at project implementation. Sixty-one percent, or 37, said that gender was "not applicable," although for a quarter of these, the WID rating system indicates that gender did apply at appraisal.¹¹

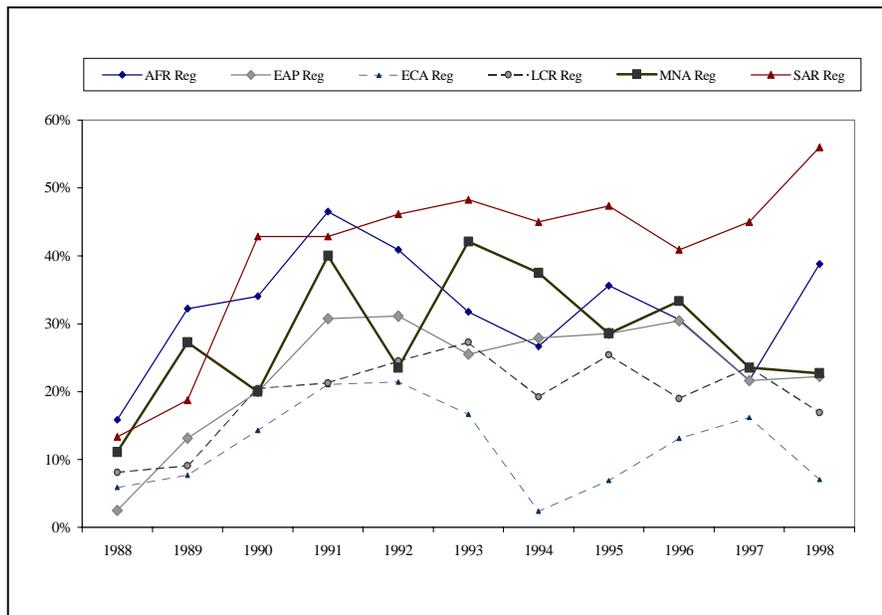
3.8 Forty-five projects rated "0" were reviewed to see if gender issues might have been relevant. Gender could have been relevant in at least 40 percent of these projects based on a prima facie analysis of the differential impacts the projects could have had on men and women given overall gender-differentiated roles in the countries. For example, the Lake Victoria Environmental Management Project in Tanzania proposed the financing of a number of small sub-projects to maximize the sustainable benefits to riparian communities of using resources within the basin to generate food, employment, and income, supply safe water, and sustain a disease-free environment. Although the project officer screening sub-project proposals is expected to consider gender issues, an analysis of the different roles and needs of men and women in the basin should have been undertaken before designing the project's overall scope and design. Since OMS 2.20 requires project design to enhance women's participation, the project should have included incentives and mechanisms at the overall project level to increase the financing of sub-projects that would benefit women equally. Gender issues in the remaining 60 percent of these '0' projects were not as evident.

11. Examples include the Emergency Drought Recovery, Second Forestry Development and National Agricultural Credit Projects in Morocco and the Human Resources Management project in Cote d'Ivoire.

3.9 Paradoxically, the number of references to gender/women at project level decreased from 44 percent between FY 1989-93 to 39 percent between FY 1994-99. It was confirmed that this decrease was not related to the entry of the Eastern European countries. The 1993 decentralization of WID responsibilities, before building capacity to undertake gender work at the operational levels, could have contributed to this outcome. An experienced staff member suggested to OED that with the introduction of the 1994 policy, many staff assumed that the OMS had been retired.

3.10 The Bank has set no clear benchmarks for assessing its progress. The OMS suggests that a gender analysis needs to be undertaken only in projects where women are an important group of project participants and beneficiaries (para. 62), providing little or no basis for a firm benchmark. A benchmark could be established in relation to sectors where the Bank's 1994 strategy paper documented the differential gender impact of development interventions: education, health, agriculture, environment, water supply and sanitation, social protection, rural roads, and urban development. Over the past decade, 60 percent of Bank financed projects have been in these sectors. An alternative benchmark would be to measure the Bank's performance against targets declared in 1995 by IDB, which had aimed to integrate gender action plans or components into 50 percent of its projects by 2000 (IDB 1998, p. 10). The Bank's equivalent rating is currently around 25 percent, about the same level or slightly higher than that of the IDB's current levels. Finally, some bilateral agencies such as CIDA require gender analysis in all projects, rather than pre-determining that gender is not a key issue in certain sectors or projects. By all these standards, the 25 percent achievement is perceived to be inadequate, although perhaps not different from that achieved by other multilateral institutions like IDB.

Figure 1: Regional Trends in Bank-financed Projects with Gender Actions, 1988-98



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

Source: WID Ratings System for category 2 rating database by number of projects approved

INTEGRATION OF GENDER CONSIDERATIONS AT COUNTRY LEVEL

3.11 OP 4.20 states that the Bank uses Poverty Assessments (PA), Public Expenditure Reviews (PERs), and other economic and sector work (ESW) to identify and analyze relevant gender issues. Has the Bank undertaken sound gender analysis before providing assistance in a country? The findings from review of some documents are provided in this section.

3.12 **Sector Reports.** Forty-seven sector reports in agriculture, education, health, and transport were reviewed. Eight reports were satisfactory, all in agriculture and education (for criteria see Annex IIb). Four reports were highly satisfactory and analyzed the differential roles of men and women, their relative human capital endowments, and differential access to productive assets such as land, labor, credit, labor-saving technology, and extension services (*Ethiopia: Social Sector Note; India: Primary Education Achievement and Challenges; India: Wasting Away, the Crisis of Malnutrition; Tanzania: Population, Health, and Nutrition Sector Review*). Twenty-seven sector reports did not discuss gender issues. Some focused on macro policies in transport (*Poland: Strategic Priorities for the Transport Sector; Tanzania: Financial Performance of the Public Transport Sector*), where gender issues are not yet well understood. However, the reports rated “0” included several in areas where the relevance of gender is commonly acknowledged (*Algeria: Improving Quality and Efficiency in Basic and Secondary Education; Haiti: Agricultural Sector Review; Mali: Youth Unemployment, the Role of Education and Training; Argentina: Facing the Challenge of Health Insurance*). Nine of the 47 reports included WID or gender analysis of only one issue. Five out the nine were in the health sector and touched on issues of fertility or maternal and child health.

3.13 **Poverty Assessments.** Twenty-five of the latest PAs for the sample countries were reviewed. There is some mention of gender or women’s issues in almost 90 percent of them. Integration ranges from a passing reference to households headed by women to some mention of gender disparity in health and education to meaningful and holistic gender analysis of a variety of relevant issues. Critical gender issues in areas related to labor-intensive growth or social safety nets are rarely analyzed. Barriers to equitable access to land and other resources, extension services, credit, and other productive resources are not discussed or even identified in countries where such disparities are noted to be high. Forty percent of the PAs, for example, probed below the household level; only 12 percent identified regulatory or institutional constraints that restrict women’s progress. Even in PAs with better analysis, gender is hardly visible in policy recommendations, except in education and some fairly standard references to targeted social spending. These findings are consistent with that of the OED evaluation of poverty assessments (World Bank 1999).

3.14 A study prepared for the Policy Research Report (World Bank 2000f) focused on the treatment of a range of welfare indicators, including health, education, nutrition, and labor force participation—critical areas of importance that OP 4.20 identified. This review indicated inconsistent treatment of these critical issues. For example, only one of 28 PAs reviewed in Africa discussed gender issues in relation to labor, and none referred

to women's nutritional issues. Fourteen of the 69 PAs referred to women's health; 23, education; two, nutrition; and 13, labor, of which nine were in Latin America. None of these PAs took a holistic view of gender issues. All evaluations found an implicit assumption that gender issues are mainly related to households headed by women. A 1996 self evaluation of PAs had findings consistent with the above: gender analysis was “often minimal or absent” and the PAs rarely contained a good analysis of the link between gender and poverty (World Bank 1996). An external review of six PAs in the Africa region concluded that even in such a small sample, there is a disparate range of gender concepts (Whitehead 1999). In the absence of a clear analytical framework for understanding gender, and detailed guidance of how to produce a gender-sensitive poverty profile, the treatment of gender in the PAs is effectively driven, on the one hand by a set of epistemological and methodological choices about measuring poverty, and on the other hand by a set of prescriptions for reducing poverty, which originate in the 1990 World Development Report (Whitehead 1999, p 3).

3.15 Public Expenditure Reviews are increasingly discussing gender issues. Of the 29 PERs reviewed, 15 discussed gender issues, mainly in the health and education sectors. Of these, seven followed up the analysis with concrete recommendations for addressing gender inequity. At regional level, gender issues were more visible in South Asia PERs. Two-thirds of the PERs reviewed in the Africa region did not discuss gender issues. PERs do not consider gender issues in labor markets such as public sector retrenchment, pension reform for women, the impact of tax reform, and phasing out subsidies for women. In agriculture, PERs do not discuss the imbalances in the gender division of labor and in access to and control of economically productive resources stemming from the unequal rights and obligations of men and women.

3.16 Gender Assessments. The Bank has undertaken gender assessments for eight of the 27 sample countries. The 1991 *Gender and Poverty in India* report has been well received both within the Bank and in India and is perhaps one of the reasons for greater integration of gender issues in the India portfolio. These assessments have increasingly been prepared with the help of local consultants, in partnership with other donors. Some such as the Ethiopia and Yemen assessments have relied on participatory assessments (World Bank 1998c and d). In all eight countries, the overall integration of gender into PAs, PERs, and CASs is high, suggesting that these assessments may have helped integrate gender considerations. In ADB, preparation of such gender assessments and their updating is mandatory for each country. Consequently, while the Bank concludes that gender is not an issue in one of the sample countries, ADB has recently prepared a gender report in the same country as part of its requirements in integrating gender considerations into its assistance. Although preparing such reports was a regular practice in the Africa and South Asia regions in the late 1980s and early 1990s, updating was not undertaken systematically due to lack of resources. The Latin America region has revived such assessments that have led to the preparation of country profiles to inform operational staff of key issues, initiate dialogue with client, and establish mechanisms to strengthen the Bank’s lending programs.

3.17 **Country Assistance Strategies** (CASs) are not lengthy documents and are expected to highlight only three or four critical issues in a country.¹² Sixty-seven CASs were reviewed, including 11 CDF CASs (see Annex II for criteria). The review confirms that the 1994 policy has had a positive impact on the preparation of CASs. While every CAS prepared before the 1994 gender policy was rated unsatisfactory for gender integration. Of the 27 CASs prepared after the policy, 63 percent are satisfactory. In countries with high gender disparity, the rate of integration in CASs is even higher. Twelve of the 16 latest CASs for these countries are satisfactory. The Yemen CAS is notable for its treatment of gender; Gambia and Romania follow closely. The treatment of gender has improved in the CDF CASs. Only two CASs were unsatisfactory and two were marginally satisfactory, leaving eight in the satisfactory range. The Bolivia CAS was notable for its sensitive treatment of social exclusion issues in general, but its coverage of gender issues was not as explicit. By contrast, the Ghana CAS was notable for its judicious treatment of gender.

3.18 Despite this greater visibility of gender in later CASs, there is scope for improvement. Gender issues are not integrated into the overall text. Even in CASs with good gender analysis, the link with recommendations is weak. Thirty-four percent included recommendations to address gender issues, and these were all after the 1994 policy. Overall, 50 percent of the CASs did not include any gender-disaggregated monitoring indicators, a significant weakness. There is, however, progress: 80 percent of the pre-policy CASs did not include gender-disaggregated indicators, while only 25 percent of the latter set did not. Many CASs do not pick up issues identified by the more gender-aware PAs. The Ecuador CAS, for example, was silent on the analysis of women's labor force participation, which was discussed in the PA. The Mali CAS of 1995 and the Malawi CAS of 1998 did not examine fully the gender recommendations of previous PAs. The Yemen 1999 CAS integrated gender issues better than the PA did. There is a correlation between overall CAS quality and country gender assessments. Such specific gender assessments seem to balance the lack of gender analysis in preceding analytical reports. The greater integration of gender analysis in the health and education sector reports is also evident in CASs. Where products were prepared in a participatory manner, there seems to be better integration of gender considerations. Eighteen CASs were prepared at satisfactory levels of participation. Fifteen, or 83 percent, of these were rated satisfactory. In many countries such as Kyrgyz Republic, Poland, and Sri Lanka, CASs conclude that gender is not relevant. Such conclusions are based on a few selected indicators. It is worth noting that ADB has prepared full-length reports on gender issues in both the Kyrgyz Republic and Sri Lanka. Also, as in Vietnam, detailed analysis has highlighted gender issues, not fully recognized in the past (World Bank 2000d). Some CASs indicate support for national gender action plans. This is desirable in principle; it encourages country ownership and integrates activities into the overall nation-building process. However, no CAS indicates whether these

12. Although the overall integration of gender issues in CASs was reviewed (see Annex II for indicators), only CASs in countries with severe or moderate gender disparity (defined with a GDI index rating below 0.62) were expected to present an overall gender strategy. In the other countries with lower levels of gender disparity, integration into sectoral and thematic discussions was considered adequate. Where the CASs explicitly stated that gender was not an issue, the adequacy of the underlying analysis was reviewed.

gender action plans have been reviewed or prepared through a representative participatory process.

3.19 Although gender analysis is not mandatory in the case of individual **adjustment programs**, 19 president's memorandums (MOPs) for adjustment programs in the 27 countries were assessed for their treatment of social impact. Eight included some analysis of social impact, and ten proposed or indicated some action to mitigate the identified impact (two did not contain any analysis). Considerations of gender issues were explicit only in two of the eight documents—those for India and Mali. Although the India adjustment program reflected an analysis only of issues in the social sectors, special mention must be made of the memorandum for the 1996 Mali Economic Management Credit, which stands out for its in-depth treatment of gender, indicating the possibility of dealing with these issues in MOPs. Phase II will review gender integration into accompanying social safety net interventions.

3.20 In light of these findings, how has the Bank performed overall at country level? On the positive side, gender issues have been better integrated in the Bank's work since the 1994 policy, and this is clearly visible in CASs. At regional level, Africa and South Asia have achieved better integration in their country programs. Their analytical work is also clearly more gender aware. Improvements in the other regions are more recent. In Europe and Central Asia and Latin America and the Caribbean, CASs for the most part still continue to be gender blind, although in Latin America there has been significant progress at an operational level since FY97, with the establishment of a separate Gender Unit and a number of ongoing initiatives. In Middle East and Northern Africa and East Asia and the Pacific, more and more CASs are integrating gender considerations, but there remains a need for improvement at project level. In the health and education sectors, two of the five sectors of focus identified in the 1994 strategy paper, the Bank has progressed well, and the next phase will evaluate results on the ground in selected countries.¹³ In the agriculture sector, the Bank has made progress, but there is need for uniform treatment of critical issues such as access to and control over productive assets and services. On the other hand, if the Bank's strategy is one of general mainstreaming and applicable to all sectors, there remains a long way to go in terms of implementation. There was very little attention to gender in other so-called hard sectors (see Table 5).

13. The five sectors were Population, Health and Nutrition, education, agriculture, labor, and microfinance.

Sector Group	Investment only % of projects approved with gender analysis	Investment & Adjustment % of projects approved with gender analysis
Population, Health and Nutrition	89	88
Agriculture	56	53
Education	68	66
Water Supply and Sanitation	34	34
Social Protection.	73	74
Electric Power and energy	7	7
Environment	34	34
Finance	16	12
Industry	14	13
Mining	12	17
Multisector	13	24
Public Sector Management.	11	11
Transportation	7	7
Urban Development	30	29
Oil and Gas	4	4
Telecommunications	0	0
Grand Total	38	35

Source: WID Database 1988-1999.

3.21 Aggregating scores for different dimensions into one single number has limitations. Nevertheless, in order to compare gender integration in country assistance, an average rating for each country was calculated, based on the levels of gender integration into the analytical work (PAs and PERs), the CAS, and projects. This analysis shows that the Bank has achieved better integration in countries with greater gender disparity (see Table 6, the first 11 countries) on a scale of 0-3. The diagnostic improves further, when these ratings are adjusted for gender disparity, based on GDI (Table 6, columns 4-6). With this adjustment, the Bank's relatively low integration of gender issues in Argentina or Poland is considered satisfactory, given the low gender disparity in these countries. If the strategy was not intended to be selective, then efficacy has been modest because of the low levels of gender integration, particularly in countries with low gender disparity. In any case, progress has been slow and not systematic, and there is scope for improvement. Despite the significant improvement in CASs, the discussion of gender issues in CASs is not always based on sound gender analysis, nor does it result in improved integration of gender considerations at the project level.¹⁴ Links between PERs, PAs, and CASs are weak. These weaknesses, combined with the low use of gender-disaggregated monitoring indicators outside the health and education sectors, imply a need to assess how gender issues addressed in the CAS are translated into operations in Phase II.

14. This observation may be harsh, because it is only after FY97 that CASs improved in terms of gender awareness, and there are only a few subsequent projects in each country (see Murphy 1997, p 42, for a similar finding).

Table 6: Ratings on Integration of Gender Considerations in Bank's Assistance at the Country Level: Total and Adjusted Ratings

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

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

4. HAS GENDER INTEGRATION BEEN SLOW?

4.1 What are the main reasons for the Bank's slow efforts in implementing its gender policy? To answer this question, the Phase I evaluation examined the measures the Bank has taken to institutionalize and operationalize the policy. In addition, because the borrower is in charge of implementation, the role of the borrower was assessed to the extent feasible in a desk review.

INSTITUTIONALIZING THE GENDER POLICY

4.2 Integrating a cross-sectoral issue like gender is challenging. Effective integration requires establishing institutional responsibilities and systems for implementing and monitoring the impact of the policy. How did the Bank institutionalize its policy?

4.3 **Institutional Arrangements.** Institutional mechanisms for integrating gender vary from making it the responsibility of all members of an institution to supporting the establishment of separate units or focal points with responsibility for mainstreaming. During the early 1980s, the focus was on central WID units with a mandate to advocate policies or manage institutional incentives towards meeting stated goals. However, this structure was slow in delivering results. In 1990, the Bank's senior vice-president issued an operational memorandum instructing the regions to appoint WID coordinators and resource persons. Each of the four regions was given one extra post for a WID coordinator, and each country department was asked to designate a WID resource person (see Murphy 1994 for detailed discussion). While these coordinators had no formal authority and few resources, the additional visibility ensured that the Bank made gains during the early 1990s, primarily in the health and education sectors (World Bank 1997). In 1993, further rearrangements and decentralization resulted in a loss of the momentum that had been gained during the previous years. For example, the Africa WID unit was disbanded and responsibilities and accountabilities became further diffused because of a lack of resources.

4.4 Since 1997, systemic changes have been instituted that could facilitate the integration of gender into Bank assistance. The country director controls the funds, is accountable to the vice-president for country portfolio performance and budget management, and is best placed to demand that gender be included as a specific issue in the work program. Technical managers could be made responsible for the quality of gender integration as part of the ex ante review of documents. This would have implications for training and capacity building discussed later in this report.

4.5 The establishment of the four networks, with gender as a separate board under the Poverty Reduction and Economic Management (PREM) network, has given gender a prominence it did not previously have in the organizational structure. GSB has three main functions: knowledge management, regular monitoring and reporting on the status of policy implementation, and building capacity. It is certainly better positioned than its predecessors to undertake this challenging task. It is supported by a Gender and

Development Group, which acts as its secretariat. The EGCG assists the World Bank in designing and implementing its gender policies and helps strengthen dialogue on gender-related issues between the Bank, its partners, and interested sectors of civil society. The EGCG currently has 14 members representing national women's organizations, nongovernmental organizations, academics, and political organizations from around the world (see Box 4).

Box 4: The External Gender Consultative Group

The EGCG was established in 1996 after the Beijing conference to foster dialogue with prominent representatives and to consult with them on important issues. It sees itself as an autonomous body that provides advice to the Bank's senior management, monitors the Bank's performance, and bridges the Bank and civil society organizations. There seems to be no clear understanding or consensus on this role or the processes through which this body implements its mandate. The EGCG was formed before the GSB was established and the relationship between the two is not clear. It is noted, however, that the recently issued Good Practice on nongovernmental organizations suggests that the EGCG "meets with Bank staff to share information and provide advice on gender-related issues."

4.6 GSB's placement in the PREM network gives it greater prestige than its predecessors but limits its capacity to influence other networks. Until recently, for example, it was not involved in formulating the social assessment guidelines. GSB's influence in operations is limited to its ability to persuade country directors. It has no authority to influence project processing. This could lead to its marginalization, as happened to its predecessor WID unit. While the regional representatives on the Environment Board are mostly sector directors or managers, only one of the six regional gender coordinators on the GSB is a manager in operations.

4.7 GSB has made significant progress in knowledge management and information sharing. It has initiated and supported four thematic groups, financed

new and innovative analytical work, and integrated gender considerations into different types of operations. It has improved its Web page with guidelines and tools for interested staff. It has provided technical backup in areas where the demonstration effects are expected to be significant, such as its work on gender and transport. In establishing a Bank-wide monitoring system that will provide feedback on the progress of gender mainstreaming and its effectiveness on the ground, GSB's work is still under way. On the training side, while a number of thematic and sectoral training sessions have been organized, there is no core or general course on the gender policy of the Bank or its strategy, approaches, and possible instruments or tools to implement the policy.

4.8 In the regions, the arrangements differ. The gender coordinator has access to very limited resources, unless he or she can create the demand in the operational unit, and is in any case not able to provide adequate technical support to the entire region. In Latin America and the Caribbean region, a separate gender unit with a sector manager has been created, giving gender a seat at the table with other sectors, access to resources, and the ability to influence operations more effectively (see Box 5). The Region sees this return to a more centralized gender unit as an effective step in implementing the gender policy and prima facie, this view seems correct. In this context, it is worth noting that regional

gender units in the late 1980s and early 1990s seem to have achieved a certain momentum, which was evident in both South Asia and Africa regions. Other regions continue to have a single gender coordinator, situated either in the PREM or Environmentally and Socially Sustainable Development (ESSD) network.

Box 5: Taking a Social Marketing Approach to Gender Mainstreaming: Experiences from Latin America and the Caribbean Region

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

Following this decision to take a social marketing approach, the LCR Gender Team organized itself as a service-oriented unit to support Regional staff and country clients in their gender work. In addition, recognizing the culture of the Bank, it set off to generate as much economic evidence of the relevance of gender in the Bank's work as possible. Other elements of the LCR strategy and approach which contributed to getting the program off the ground included: (a) securing bilateral "seed money" – as well as some Bank budget from the Region – to get the program going and to establish a critical mass of gender specialists; (b) adopting a broader 'technical' approach to gender analysis which identified and considered male gender issues; (c) establishing alliances and building relationships with key government officials in client countries and assisting these groups to voice their demands for gender work; (d) recognizing the operational constraints of task managers and country clients and establishing strategies and mechanisms to overcome these; and (e) developing a culture of enthusiasm, support and inclusion surrounding the gender program.

Some positive results are already visible. The Region will negotiate its first gender loan later this year and has another in the pipeline for the next fiscal year. Over 25 pieces of analytical work on gender including three country gender reviews – have been completed. Bank budgets for direct gender work, more than doubled to about US\$600,000 from FY99 to FY00. In terms of leveraging gender impact through lending, the Region is currently piloting a field-based technical assistance facility in Ecuador and Central America to provide support on gender directly to project counterparts. The facility will: (a) monitor gender actions in the project portfolio (b) provide day-to-day supervision related to gender as well as specialized gender technical assistance as required and (c) generate lessons on how to integrate gender into operations. The goal over the medium term is to establish technical facilities in all client countries and/or sub-regions and, over the long term, to operate the facilities on a cost-recovery basis.

Source: Views of Maria Correia, Manager, Gender Team, Latin American and Caribbean Region

4.9 Accountability for Policy Implementation. GSB has identified the lack of institutional accountability as the key constraint to gender mainstreaming, as do most Bank staff participating in the evaluation workshops. There is neither clear responsibility nor accountability for integrating gender considerations in the processing of various tasks. A framework for accountability for Bank staff is normally provided through a series of review processes at different stages of processing that ensures policy

implementation in the preparation of the assistance, for example in safeguard policies (see Table 7).¹⁵ This evaluation found no similar processes or procedures that require explicit review of how gender issues are treated at any stage of product processing, including supervision. There are processes in the South and East Asia regions for verifying that gender issues are covered as part of the social assessment clearance for projects, although these are not mandatory.

Table 7: Compliance Procedures: Environment and Gender Policies

Dimension	Environment	Gender
Project level requirements	<p>OP and BP 4.01. The Bank requires environmental assessment (EA) of projects proposed for Bank financing to help ensure that they are environmentally sound and sustainable, and thus to improve decision making. EA is a process whose breadth, depth, and type of analysis depend on the nature, scale, and potential environmental impact of the proposed project.</p> <p><u>Responsibility:</u> EA for a proposed Bank-financed operation is the responsibility of the borrower. Bank staff assist the borrower, as appropriate. The Region coordinates Bank review of EA in consultation with its Regional environment sector unit and, as necessary, with the support of the Environment Department</p>	<p>OMS 2.20 requires Bank staff to appraise whether the project design adequately takes into account: (a) local circumstances that impede or encourage the participation of women; (b) contributions that women could make to achieving the project objectives; (c) changes which the project will introduce that might be disadvantageous to women; and (d) whether the implications for women are included in the provisions for monitoring the impact of the project.</p> <p><u>Responsibility:</u> The Bank task team is responsible for the gender analysis.</p>
Project Preparation	<p>The Bank undertakes environmental screening of each proposed project to determine the appropriate extent and type of EA. The Bank classifies the proposed project into one of four categories, depending on the type, location, sensitivity, and scale of the project and the nature and magnitude of its potential environmental impacts. Clearance of categorization and appraisal decisions required from Environment Department.</p>	<p>No gender specific requirement other than those as part of overall project clearance. Some regions such as South Asia and East Asia are reviewing the treatment of gender issues as part of the regionally required clearance for social development</p>
Project Implementation	<p>The borrower reports on (a) compliance with measures agreed with the Bank on the basis of the findings and results of the EA, including implementation of any Environment Management Plan (EMP), as set out in the project documents; (b) the status of mitigatory measures; and (c) the findings of monitoring programs. The Bank bases supervision of the project's environmental aspects on the findings and recommendations of the EA, including measures set out in the legal agreements, any EMP, and other project documents.</p>	<p>No gender-specific requirement; The PSR includes a check box on meeting gender objectives, if applicable.</p>
Project Completion	<p>Guidelines suggest need to consider impact on the environment</p>	<p>Guidelines suggest consideration of gender-disaggregated impact of project intervention.</p>
Country level approach	<p>OP and BP 4.02 requires the Bank to encourage and support the efforts of borrowing governments to prepare and implement an appropriate EAP. The Bank works with each government to ensure that information from the EAP (a) is integrated into the CAS, and (b) informs the development of program- and project-level details in a continuing environmental planning process.</p>	<p>OP 4.20 requires the Bank to support the government to ensure that its development efforts have an equitable impact on both men and women. The Bank must also ensure that gender is considered in designing the Bank's country assistance program. However, no tool similar to the EAP is provided. There is no BP.</p>

15. An alternate framework for accountability would be to make staff responsible for specific results. Such accountability was established in CIDA to their staff, but it was difficult to implement.

4.10 The Project Concept Document/Project Appraisal Document (PCD/PAD) templates contain no reference to gender, but the accompanying guidelines of February 2000 suggest consideration of “any gender-based differences (in roles, responsibilities, or access to resources) that could lead to negative project impact or provide opportunities to increase project benefits, and indicating how these differences contribute to project design.” This is in line with the OMS. Although a checklist on policy compliance is included in the PAD, OMS 2.20 plays no role in it. Consequently, there has been very little institutional accountability for failure to integrate gender considerations. During FY96-97, regions were asked to prepare and implement gender action plans for each region. Perhaps because of the consequent reorganizations and changes in management, the implementation of these plans was not monitored systematically.

4.11 **Monitoring and Self-evaluation of Policy Implementation.** Monitoring progress in policy implementation and effectiveness is an essential component for institutionalizing a policy. OMS 2.20 requires the Bank to establish monitoring systems to understand the impact of interventions on women. As discussed earlier, very few projects include such impact monitoring systems. OP 4.20 requires that the Bank support borrowing countries to establish systems to understand the gender-disaggregated impact of its development assistance. Examination of PAs and CASs does not indicate that this concern is being addressed adequately. Phase II will explore this issue further because the evaluation did identify a few sample countries where such support is being provided. In terms of measuring progress in policy implementation, the Bank was one of the first donor agencies to establish the WID rating system to evaluate gender integration at the project level in 1987, but no quantitative targets or indicators were established to measure progress in policy implementation. Without such benchmarks or targets, measuring progress is not practical. Periodic reviews of policy implementation were conducted as required by the Board and these consisted mostly of a compendium of good practices. It is noted that issues of monitoring and evaluation are applicable to areas other than gender, and the Bank is addressing them. However, the lack of effective systems remains a significant weakness in the Bank’s understanding of gender-disaggregated impact both at project and country levels.

4.12 QAG and OED assessments could have influenced accountability and learning. By and large, QAG reports on quality at entry and supervision did not focus on OMS 2.20 and its implementation, although recent reports have started to identify gender issues. OED seems to have fared better at integrating gender into its products. Of 13 Country Assistance Evaluations (CAEs) in the database, 11 included some reference to gender and only two (Mozambique and Poland) included specific and clear recommendations. The Mozambique CAS adhered to OED recommendations explicitly in the health and education sectors. OED’s 1994 and 1997 gender reviews made a number of recommendations but did not have the desired impact because of the reorganization in the Bank. OED performance in emphasizing the importance of addressing gender issues in ICRs was unsatisfactory. As stated earlier, 61 percent of the ICRs reviewed for this evaluation noted that gender was not applicable, although more than a quarter of this 61 percent were rated as having gender content by the WID rating system at entry. Both the region and OED failed to identify this deficiency. OED’s own internal monitoring system of Project Information Forms (PIFs) has also been ineffective

in providing data for this evaluation. Of 1,187 PIFs, less than 10 percent identify gender as having been an important issue in the ICR. In almost a quarter of these, the evaluators left the section blank.

OPERATIONALIZING THE GENDER POLICY

4.13 Clarity of Instructions and Guidance. Communication of policy objectives and provision of guidance to staff are important for effective strategy implementation. Weakly stated strategies diminish the degree of staff commitment (Keller 1999). The Bank's policy on gender is currently scattered in different documents, each standing separately and its strategy has to be pieced together from these documents, and inconsistencies clarified with reference to the minutes of the Board. Though the Bank has issues BPs and GPs in the case of safeguard policies, it has not done so in the area of gender.¹⁶ This has resulted in varying interpretations, undermining the mandatory character of the Bank's gender policy.

4.14 Scope of the Strategy. There is no consensus about the precise elements of the Bank's strategy even among staff who work on gender. Areas where there is a lack of clarity include:

- Management's *Approach Paper* presented to the Board in January 1994 emphasized a focus on countries with higher gender disparity. OP 4.20 does not refer to this but places the policy in the context of reducing gender disparity.
- Management assured the Board that the Bank's gender policy is part of its poverty reduction mandate. Is the Bank's policy on gender at the country level concerned only with gender issues which constrain poverty reduction or does it cover all gender issues at a country level?
- The Bank's gender strategy paper suggested an operational focus on five sectors where there is demonstrable evidence that investment in women generates high results. The Board endorsed this approach, but the OP does not specify such a focus in its strategy.
- The OMS states that an analysis of women's issues is required in projects where women are sometimes an important group of project participants and beneficiaries (para. 62). Does this mean that a preliminary gender analysis must be undertaken during every project appraisal or is this necessary only in projects where it is generally acknowledged that women are participants or a special group of beneficiaries ?
- How does the Bank's gender policy apply to structural adjustment programs or other programmatic lending? OMS 2.20 applies only to investment projects and does not apply to individual adjustment operations. OP 4.20 does not apply to individual

16. Ten environmental, social, and legal policies safeguard the interests of third parties who may be affected by Bank's operations. These require approvals at various stages before a credit is effective. Gender is a strategic policy since it is not one to protect the third party interests but to ensure that women themselves are engaged in project or program planning and implementation. Gender issues or women are not mentioned explicitly in any of these safeguards, except in the policy on involuntary resettlement.

projects or programs. Thus, the Bank current policy applies only to individual investment projects not to adjustment programs.

- At the same time, a number of Bank publications leave the impression that the Bank gender policy is indeed much broader. For example, the first progress report on the gender policy stated that “Bank policy is to integrate gender concerns into all policies and programs” (World Bank 1996, p. 1). Another recent publication indicated that the Bank has taken to integrating gender equality into its work since the Fourth World Conference on Women in Beijing in 1995 (World Bank 2000b).

Together, this leaves the environment for gender work unclear and subject to different interpretations by staff.

4.15 *Focus of the Gender Policy.* The mission statement of the Beijing Platform for Action states in its first sentence that the “Platform for Action is an agenda for women’s empowerment.” All the strategic objectives and actions are focused on women. “Equality between men and women” is a necessary condition for empowering women. The Bank’s objectives are not as clear. The Bank aims to reduce “gender disparity and enhance the participation of women in economic development.” In partially shifting its goals to a focus on both men and women (reducing gender disparity), the Bank takes a step away from this primary focus on women in its client countries or the 1995 Beijing Platform on women. ADB and IDB have not made this shift and continue to aim to enhance the status of women. The focus is on women, but the centrality of gender analysis in finding solutions is underscored.¹⁷ Greater clarity is required in the Bank’s strategy for the following reasons. One, if client countries focus on women in their development interventions and the Bank, on gender, a disconnect may arise. Second, the shift can influence the nature of the assistance. For example, in Mongolia, where the gross enrollment rate for boys is significantly lower than that for girls, the Bank’s policy would focus on improving the status of boy’s enrollment to reduce gender disparity. Third, there are implications for project design in areas such as measurement of potential or actual impact. An approach that focuses on women would aim to understand the impact of projects on women. Where the focus is on gender, measurement is against whether women reach levels equal to those of men.

4.16 *Social Analysis Versus Gender Analysis.* The Bank has adopted two distinct approaches in operationalizing its objectives related to women or gender. At the project level, a social analysis incorporating a consideration of women’s issues is required. Integration of gender considerations into safeguard policies is also subsumed under the social analysis approach. A social analysis takes a holistic approach; other forms of social differentiation, including class, ethnicity, age, caste, are taken into consideration; gender may not always be an important factor of analysis. At the country level, however, the Bank shifts to a gender analysis. A gender analysis framework focuses on a gender-disaggregated analysis of roles and access or control over resources, with less emphasis

17. “Although the gender discourse has filtered through to policy-making institutions, in the process actors have re-interpreted the concept of gender to suit their institutional needs. In some instances, ‘gender’ has been used to side-step a focus on ‘women’ and on the radical policy implications of overcoming their disprivilege”. (Jackson & Pearson 1998, p. 21).

on other social relations such as class, ethnicity, age, caste, and so on. Each approach requires different skills and has varied resource implications, and following the two approaches at the different levels, without an overall framework, is not coherent because the proper use of two approaches can lead to different solutions in the same context.¹⁸

4.17 *Selectivity at Country/Analytical/Project Levels.* Does the Bank's policy require integration of gender considerations into its assistance in all countries, into all its analytical and advisory activities, and into all project or program level interventions? As stated earlier, the current policy does not provide a clear answer to these questions. It seems inefficient to require equal focus in countries with very different gender situations, for example, Uruguay and Ethiopia. Yet, it is important to understand the gender situation in Uruguay to ensure that Bank assistance does not unintentionally exacerbate gender relations (e.g., there is a perception that women may have been harmed in transition economies because of failure to address gender issues (World Bank 1999b). Thus, the revised gender strategy must ensure that at a minimum Bank assistance does not harm women or worsen the gender situation in any country. ADB determines the nature of its assistance in each country by requiring a preliminary gender assessment for each country. This assessment, which is periodically updated, identifies key issues and recommend areas for intervention in each of its client countries. These gender assessments evaluate the proposed interventions, highlight specific areas that need to include gender considerations, and propose areas for further analysis. This may be an effective way of determining areas of focus at the various levels.

4.18 **Training and Support.** Shifting from a pure WID approach to gender can be achieved only when there is a cohort of trained staff (Buvinic, Gwin, and Bates 1996). The World Bank Institute (WBI) and GSB have focused on specific training such as integrating gender considerations into microlevel economic activities, particularly in grassroots management with a focus on women. Gender considerations were also integrated into courses in traditional sectors of health and education (Murphy 1997, p. 40). However, unlike in the case of environment, no systematic training on Bank policy and implementation strategy was available to staff. Exceptions include a general course conducted in 1994 and one in the Middle East and North African region in 1996 (World Bank 1996, p. 9). In addition to training, it is important to ensure that staff have access to technical support to perform the work. Experience in Ecuador with the Gender Technical Facility shows that task managers respond positively when the technical support is provided to them, although staff would need additional resources to purchase such support. Staff were provided with few practical instruments or methodological tools to achieve the goals. Development literature indicates that other agencies use a number of gender analytical tools, with different strengths and weaknesses.¹⁹ Specialized toolkits

18. In assessing the gender impact of training in India, the solution through a gender analysis may be to provide both men and women with equal access to training. If on the other hand a social analysis is conducted, it may be found that poor scheduled caste men are at a greater disadvantage than poor upper caste women are, and the solutions may be different.

19. Such frameworks include: Harvard; the People Oriented Planning (POP) Framework; the Moser, Kabeer, Longwe, Gender Analysis Matrix (GAM), the Social Relations Approach, and the Capacities and Vulnerabilities Analysis Framework.(March, Smythe, and Mukhopadhyay: 1999). These frameworks have different strengths and weaknesses. Some frameworks (eg. Harvard) only examine gender-differentiated

were issued as late as in 1996 on agriculture and water supply and sanitation (World Bank 1996c and d). They were publicized on the gender Web page, but it is difficult to assess how widely they were used.

4.19 **Resources.**²⁰ In discussing resources for policy implementation, the 1994 policy paper took the view that implementation would be based on reallocating existing resources. This assumption proved optimistic. Additional resources may not have been necessary, if staff had been trained and motivated to address gender issues. This not being the case, additional technical staff were needed to support the integration of gender considerations. Interviews with regional gender coordinators confirm that adequate funds for such support were difficult to come by. Interested staff need to seek funding from alternative sources. GSB now funds a number of knowledge management activities. According to GSB, in FY2000 the Gender and Transport Thematic group provided well over US\$300,000 for integrating gender considerations into about fifteen to twenty projects. Another problem is that trust funds do not cover staff time, and consultants are often selected to work on these issues with little supervision from task managers so that quality often remains poor. A rough comparison of resources available to regional gender coordinators indicates that the availability of funds has increased significantly over the past three years in Latin America and the Caribbean and East Asia. Both units confirm that funds were easier to obtain once results on the ground could be demonstrated and demand was established in client countries. In Europe and Central Asia, the funds available to the gender coordinator have decreased.

ROLE OF THE CLIENT COUNTRY

4.20 Bank gender interventions are crucially dependent on the country context, which can be diverse (gender disparities; other types of disparities; commitment to reform). The key to effective Bank assistance is supporting the mainstreaming of gender considerations into the country's development efforts. The structure and capacity of institutional arrangements within the country to integrate gender as a cross-sectoral issue becomes critical. In addition, nurturing demand for gender work is a critical role for the Bank, and dialogue with client countries on gender considerations is key to development effectiveness. Creating the "demand" for greater gender work among clients is crucial, given the Bank's efforts to reposition itself as a "client-driven" organization. For example, the government of Ethiopia was initially reluctant to undertake gender work in collaboration with the Bank. Even when trust was established that the Bank would work within the cultural sensitivities of the country, stressing country ownership, the government initially wished to use only grant funds. Eventually, after a sector report was

roles and not relationships. They are based on "efficiency" principles as opposed to equity or empowerment and do not challenge gender relationships. Some do not include time as a variable or approach the issue in a social context. Rather they analyze men and women as two homogenous groups. The Bank provides no guidance to its staff on the analytical framework for gender analysis.

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

published jointly by the government and the Bank, and an Institutional Development Fund (IDF) grant was provided, the government requested a credit to strengthen women's economic participation (World Bank 2000c, p. 7).

4.21 **Conclusion.** Over the last few years, gender has become more visible within the Bank, with the creation of an external gender consultative group and the establishment of GSB. GSB is more empowered than its predecessor and is leading a Bank-wide process to revise the gender strategy. Over the last three years, initiatives have emerged at the central and regional levels that could make inroads at the operational level. However, despite these developments, systematic integration of gender considerations into Bank assistance has continued to be slow. Gender policies are not fully understood and instructions to staff are not clear. Responsibilities for gender integration are not well established, and there are no processes to monitor quality at entry or during implementation. Training and technical support are not systematically available to staff. Adequate resources have not been set aside to jumpstart the process of policy implementation. Systems to monitor progress in policy implementation and effectiveness are weak.

5. RECOMMENDATIONS

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

RECOMMENDATIONS

5.2 **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.

5.3 **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 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.

5.4 **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.

5.5 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 and 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) identify the indicators that will be used to monitor the gender disaggregated impact of the operation; and (iii) establish 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.

Box 6: Examples of Good Practices in Gender

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

The 1997 **Romania CAS** contained gender analysis on key gender issues, providing both qualitative and quantitative information. It discussed gender and land issues and specifically included participatory surveys on land holdings. It planned a special pilot to help 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 Philippines 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 turn 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; (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*, and empowered women to play the role of technology transfer agents and animators in a number of areas such as literacy, health, and animal husbandry.

ANNEX I: THE BANK'S GENDER POLICY

1. All Bank investments are required to:
 - (a) Be consistent with the Bank's Articles of Agreement, operational policies in force, and the Country Assistance Strategy; be anchored in country policy/sector analysis; and reflect lessons learned from the Bank's experience
 - (b) Be economically justified
 - (c) Contribute to poverty reduction and sustainable economic growth.¹

2. Specifically in the area of gender, since 1984 the Bank's Operational Manual Statement 2.20 requires Bank staff to undertake analysis as part of **project** appraisal. At **country** level, OP 4.20, issued in 1994, requires the Bank to support the governments to ensure that all their development efforts have a gender equitable impact. The policy does not specifically require integration of gender issues at the project level.

3. Adjustment Lending. There are no explicit references to "gender" in the policy on adjustment lending. However, OD 8.60 issued in 1992 recommends that "adjustment operations should be consistent with and supportive of overall poverty reduction strategies". Specifically, it states that:

"Country circumstances determine when individual operations should focus specifically on poverty reduction by addressing policy problems that bear heavily on the poor, supporting orientation of public expenditures toward social services for the poor, or supporting safety-net protection for the most vulnerable. While it is not necessary for each adjustment operation to contain such specific poverty-reduction measures, the Bank's country assistance program as a whole, including sector and project lending, should support the government's efforts to reduce poverty and mitigate the social costs of adjustment. Country assistance strategy statements in the appropriate President's Reports focus on these issues. In addition, the President's Report for each adjustment operation includes at least a summary statement of the social impact of the policy reforms being supported by the Bank."

4. **Project Processing**. During project preparation, internal clearances are required of specified project documents at different stages. The first stage requires the preparation of a Project Information Document (PID), which involves the early environmental classification of the project and the government's responsibilities. In order for the country director to allow the work to continue, clearance is required from the Regional procurement advisor, the environmental adviser, the Legal Department, the Loan Accounting Department, and the sponsoring sector manager at different stages. In addition, at the outset the task team leader in consultation with the sector manager and the country director selects a set of peer reviewers (usually at least one external to the unit or division) and their comments are reflected in the transmittal memos to these documents in a summary form. No formal clearance is required for social or gender issues, unlike in the case of environmental matters, although increasingly some Regional guidelines are requiring clearance of social development issues.

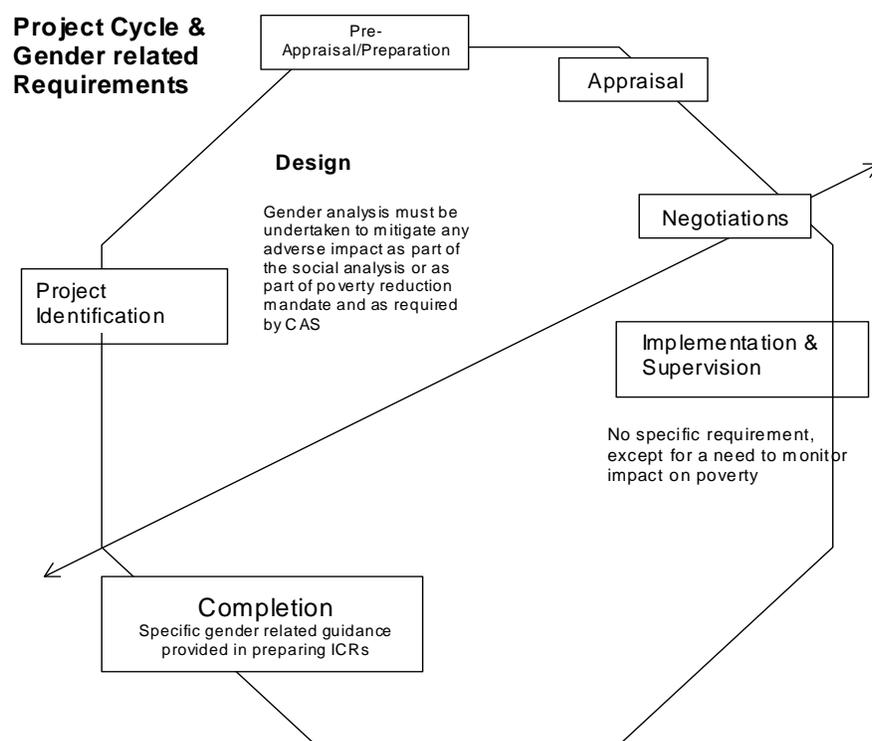
1. OP 10.00 (1994)

5. **Project Appraisal.** As part of "sociological" analysis, Bank staff are required to consider and appraise whether the project design adequately takes into account:

- (a) Local circumstances that impede or encourage the participation of women
- (b) Contributions that women could make to achieving the project objectives
- (c) Changes that the project will introduce that might be disadvantageous to women and
- (d) Inclusion of the implications for women in the provisions for monitoring the impact of the project.

This requirement is stated in OMS 2.20 states that this may be particularly important “for projects designed to assist specific beneficiaries and/or projects whose success depends upon participation by the beneficiaries (e.g., rural development, urban, education, population, and health projects). There is some doubt whether this requirement applies to every project. Some suggest that a preliminary analysis is required in most projects to identify the beneficiaries or participants. These provisions relating to sociological analysis are under conversion.

6. At **project management** level, OP 10.70 on neither project monitoring and evaluation or on supervision explicitly requires monitoring of social or gender impact of a project. The operational directive on monitoring requires the project manager or designer to focus on monitoring as a tool to help "him" carry out his activities. This policy requires the Bank to establish a supervision plan during appraisal with the borrower and explicitly mentions that the plan must include relevant issues such as



environment and impact of the project on the poor. An annex to this operational policy provides a sample supervision plan to a hypothetical Coffee Development Project. Environmental or gender skills are not indicated as required for this project and are not mentioned in this plan.

7. Additionally, at **project completion**, an Implementation Completion Report (ICR) must be prepared. There is specific mention of the need to address gender issues at this stage. Until July 1999, these guidelines were contained in the GP; since then, the policy has been revised and the paragraphs removed as part of the ICR guidelines. These guidelines explicitly mention the need for gender impact to be reported in each ICR. Each ICR is reviewed by the Operations Evaluation Department, which then reviews the rating and prepares an Evaluation Summary, in which it independently rates the project. OED's summary is also forwarded to the Board.

8. **Strategic Level.** At the strategic level, gender is an integral part of the Bank's overarching poverty reduction mandate. OP 4.20 requires that the World Bank aim to reduce gender disparities and enhance women's participation in the economic development of their countries, these being relevant goals and necessary conditions for poverty reduction. In such cases, the Bank is required to integrate gender considerations into the CAS, the central vehicle for Board review of the Bank Group's assistance strategy for IDA and IBRD borrowers. The CAS is not, however, expected to treat comprehensively all the development problems facing the country; "*strategic selectivity is central.*"² While prepared in a participatory manner, the CAS is not a negotiated document and remains a Bank document. Any differences between the Bank's strategy and the government's own is expected to be reflected in the CAS.³ Read together, the policy would require the Bank to identify and address gender concerns in the CAS at all levels but incorporate a specific strategy only in countries where it is a critical gender issue. High levels of gender disparity would be one indication that gender is a critical issue.

9. OP 4.20 requires the Bank to undertake sound gender analysis, which can then inform both the government's and Bank's gender strategy. **Country Economic and Sector Work** (ESW, now described as *Analytical and Advisory Activities*) are the tools through which a systematic, continuous program of investigation and analysis is undertaken. Specific objectives are determined within the context of the Bank's country strategy, and their results, in turn, help shape that country strategy.

2. The CAS document is expected to focus on the four or five most critical development issues in the country, as identified in discussions during earlier country economic and sector work and country portfolio performance reviews. It then delineates the Bank Group's selected course of action. In the section, the CAS is specifically required to indicate how the Bank's strategy will help countries to reduce poverty and how its sectoral objectives--such as human resource development (including gender issues), environmentally sustainable development, and private sector development--are incorporated into the strategy and reflected in the policy dialogue. (BP 2.11, Annex A)

3. BP 2.11: The CAS document (a) describes the Bank Group's strategy based on an assessment of priorities in the country, and (b) indicates the level and composition of assistance to be provided based on the strategy and the country's portfolio performance. The CAS is prepared with the government in a participatory way; its key elements are discussed with the government prior to Board consideration. However, it is not a negotiated document. Any differences between the country's own agenda and the strategy advocated by the Bank are highlighted in the CAS document.

10. OP 4.20 requires that the Bank (i) assist its member countries in designing gender-sensitive policies and programs to ensure that overall development efforts are equitably beneficial for both men and women; (ii) review and modify legal and regulatory frameworks to improve women's access to assets and services and to ensure that legal changes are implemented in a culturally sensitive manner; (iii) strengthen the database for, and train country officials in gender analysis, particularly in countries with inadequate gender-disaggregated data; and (iv) assist in leveraging and obtaining finances for resources. The OP requires the establishment of monitoring and evaluation systems that would enable the Bank to learn from and improve the gender-differentiated impact of its assistance.

11. OP 4.20 requires the Bank to integrate gender into its analytical work to identify relevant issues, which then need to be addressed in its assistance. Where gender is identified as a critical issue, a strategy must be identified in the CAS. The primary obligation in the case of the OP is on the government, with the Bank playing a supportive role to assist the countries in a broad set of activities - both practical and strategic - that would ensure an equitable impact for all its developmental efforts.

12. Two differences exist between the OMS and the OP. One, except for a general exhortation of ensuring equitable impact, OP 4.20 does not directly require integration of gender issues at the project or product level. Two, in the case of OMS 2.20, the responsibility to ensure consideration of women's issues at appraisal is placed on Bank staff. On the other hand, OP 4.20 places responsibility for action on the government; the Bank's role is supportive. In order to achieve the goals, the Bank is expected to support the government through proper gender analysis and identification of different options to reduce gender disparity and to increase participation of women in economic activities. Through such analysis, the Bank is required to identify the gender issues in a country, incorporate it into the CAS where necessary, and then assist the government to ensure that its overall development efforts result in gender-equitable impact. If gender is not a critical issue in the country or if it is not an issue in the sectors of focus in the CAS, it can be argued that the CAS does not need to specifically discuss gender. However, it is clear that any assertion that gender is not an issue can not realistically be made without an initial analysis.

World Bank Policies that Refer to Women or Gender

POLICY	DATE OF ISSUANCE	5.5.1.1 Specific Reference
<p>Content of a Country Assistance Strategy Document</p> <p>BP 2.11 – ANNEX A</p>	<p>January 1995</p>	<p>This section, the core of the CAS document, presents the Bank Group's strategy to achieve both the country's and the Bank Group's objectives. The section indicates how the Bank's objective of helping countries to reduce poverty and its sectoral objectives - such as human resource development (including gender issues), environmentally sustainable development, and private sector development - are incorporated into the strategy and reflected in the policy dialogue</p>
<p>Poverty Reduction OD 4.15</p>	<p>December 1991</p>	<p><i>Fundamental Objective.</i> Sustainable poverty reduction is the Bank's overarching objective. Since the complete range of programs and policies affect the well-being of the poor, there are many complementarities between poverty reduction and other operational priorities. Private sector development, for example, promotes growth and income-earning opportunities for the poor. The burden of poverty falls disproportionately on women, so it is essential to increase their income-earning opportunities, their food security, and their access to social services. Maintaining the environment is critical if gains in poverty reduction are to be sustained and if future increases in poverty are to be avoided. If poverty reduction is to be sustainable, institution-building and investing in local capacity to assess poverty and to analyze, design, implement, and finance programs and projects are essential.</p> <p><i>Economic Work.</i> A central concern of Bank economic work is the effect of the incentive framework on the demand for investment and labor. From the poverty reduction perspective, the concern is the effectiveness of economic management in (i) promoting growth that makes efficient use of labor and (ii) enabling the poor to respond to opportunities to improve their well-being. Special attention is focused on regulatory barriers in labor markets that may differentially affect women and the impact of land ownership and tenancy arrangements on the poor.</p> <p><i>Sector Work.</i> Sector reports address the impact of sectoral policies, expenditures, and institutions on the poor and on the design of sectoral strategies to reduce poverty. They assess the institutional framework for the formulation and execution of sectoral policies and the delivery of services, including the role of the private sector and NGOs, and the involvement of beneficiaries (see para.</p>

POLICY	DATE OF ISSUANCE	5.5.1.1 Specific Reference
		<p>39). Particular attention is paid to the impact of sector policies on poor women and children, food security, rural credit, land tenure issues, and the links between environmental issues and poverty. Sector reports on human resources development assist in the formulation and implementation of least-cost and sustainable approaches to service delivery.</p> <p><i>Policy Dialogue.</i> Country circumstances shape the policy dialogue on poverty reduction. The policy dialogue incorporates the findings and recommendations of the poverty assessment and other relevant CESW and embodies the results of country project experience and country implementation reviews. Reflecting the severity of the country's poverty problems, the policy dialogue establishes priorities among the relevant policy issues - such as the macroeconomic and regulatory framework, women's role in the economy, social sector policies, and the funding of recurrent costs in the public expenditure program - and focuses on the most important issues for decision by government, including those affecting the most vulnerable groups.</p> <p><i>Poverty Profile.</i> Because the poverty profile used in the initial poverty assessment typically summarizes existing data on the poor, its statistical content will vary widely across countries. It starts with an estimate of the number of poor people. Depending on the availability of data, it identifies the poor by gender, age, ethnic characteristics, where they live, and how they fit into the consumption and production activities of the economy. It summarizes the available social indicators (child mortality, nutrition status, male and female literacy, fertility, maternal mortality, etc.) and income indicators (per capita income, unskilled wages, etc.). It indicates the poor's ownership of and access to assets, including land; the food security and other risks they face; and special environmental issues. It provides a baseline for identifying poverty indicators and monitoring their trends. Identifying those groups most at risk, for which urgent actions need to be designed, is a priority task.</p>
Involuntary Resettlement OD 4.30	June 1990	The involvement of involuntary resettlers and hosts in planning prior to the move is critical. Initial resistance to the idea of involuntary resettlement is to be expected. To obtain cooperation, participation, and feedback, the affected hosts and resettlers need to be systematically informed and consulted during preparation of the resettlement plan about their options and rights. They should also be able to choose from a number of acceptable resettlement alternatives. These steps can be taken directly or through formal and informal leaders and representatives. Experience has shown

POLICY	DATE OF ISSUANCE	5.5.1.1 Specific Reference
		<p>that local NGOs can often provide valuable assistance and ensure viable community participation. Moreover, institutionalized arrangements, such as regular meetings between project officials and communities, should be provided for resettlers and hosts to communicate their concerns about the resettlement program to project staff throughout planning and implementation. Particular attention must be given to ensure that vulnerable groups such as indigenous people, ethnic minorities, the landless, and women are represented adequately in such arrangements.</p> <p>(16). Vulnerable groups at particular risk are indigenous people, the landless and semilandless, and households headed by females who, though displaced, may not be protected through national land compensation legislation. The resettlement plan must include land allocation or culturally acceptable alternative income-earning strategies to protect the livelihood of these people.</p>
GP 14.70 on Non-Governmental Organizations	February 2000	<p>NGOs and other organizations of civil society are important actors in the development process. These organizations can make important contributions toward ensuring that the views of local people are taken into account, promoting community participation, extending project reach to the poorest, and introducing flexible and innovative approaches. The Bank therefore encourages borrowers and staff members to consult with NGOs and to involve them, as appropriate, in Bank-supported activities, including economic and sector work and all stages of project processing - identification, design, implementation, and monitoring and evaluation. The Bank's agenda has become more complex in recent years as it has given greater prominence to issues of poverty, participation, gender, the environment, governance, capacity building, and implementation quality. The Bank's portfolio is also undergoing a significant shift toward financing in the social sectors and conservation programs - areas in which many NGOs have clear strengths. The Bank consults with NGOs in other ways, as well: for example, the NGO-World Bank Committee meets regularly on both a global and regional basis to discuss issues of mutual concern; and the External Gender Consultative Group, formed in April 1996 and comprising NGO representatives and academics, meets with Bank staff to share information and provide advice on gender-related issues. Para. 15 also cites gender sensitivity as one criteria in the selection of NGOs.</p>
Implementation Completion	July 1999	<p><i>Gender Concerns.</i> The Bank's experience in addressing gender-related concerns in its lending operations is still quite new, and the number of country/sector strategies and projects that include</p>

POLICY	DATE OF ISSUANCE	5.5.1.1 Specific Reference
Reporting Guidelines		<p>specific actions to enhance the role of women is therefore limited. However, some lessons are already emerging, showing that integrating gender-related actions into the mainstream of many projects and programs is effective, and the Bank plans to develop this approach. Such mainstreaming requires three steps that are country specific: (i) identifying and setting priorities for gender issues in the CAS; (ii) clarifying project objectives with regard to gender issues; and (iii) acting on gender issues in Bank operations and monitoring progress.</p> <p>The ICR should evaluate the operation on the following points:</p> <p>(i) Were planned and implemented actions on gender consistent with priorities set out in the CAS?</p> <p>(ii) How good are the results as measured by specific performance indicators (e.g., increased girls' enrollment in school, reduction in mother and child mortality, average family size, increased access to credit for women)?</p> <p>(iii) When gender concerns were integrated in the design and implementation of the project, did this integration aid in achieving the project's objectives? For example, if a project objective was reducing poverty, how much did income-generating programs targeted at women aid in meeting the overall poverty objective?</p>

ANNEX II: EVALUATION DESIGN FOR PHASE I

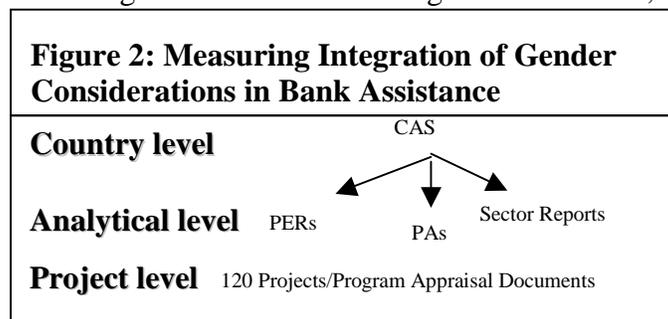
1. The Phase I Evaluation asked the following questions:

- ◆ Is the Bank's gender policy relevant?
- ◆ How has the policy been implemented?

2. This evaluation covers the period mainly between FY 1988 and FY 1999. It builds on previous OED evaluations (1994 and 1997). Overall, the methodology involved

- Extensive consultations with different stakeholders, both within and outside the Bank
- A comparative study of the gender policies of selected multilateral and bilateral agencies
- Assessments of the Bank's key documents and lending patterns in a representative sample of countries (see Box 1).

A number of workshops were conducted as part of this assessment. These include: (i) an entry workshop attended by gender specialists from the Bank, donor agencies, research institutions and NGOs; (ii) a roundtable discussion with key policy makers from client and donor countries; (iii) a meeting with staff of the Offices of the Executive Directors in the Bank; and (iv) a meeting with NGOs in Washington. In addition, a workshop was



conducted in Manila, Philippines to understand the views of leaders from East Asian countries. Some of the proceedings are being published separately. Participatory assessments conducted as a prelude to Phase I in India, Sri Lanka, and Ecuador included a module on views of men and women beneficiaries of Bank-financed projects on how to address gender issues. A number of discussions have also been held with members of the Gender Sector Board and all the Regional gender coordinators. In addition, the draft paper will be discussed with country teams in each of the Regions. Interviews were also conducted with staff of the Asian Development Bank (ADB), the African Development Bank (AfDB), and the Inter-American Development Bank (IADB). Participation in a gender workshop organized by the DAC Working Group on Gender provided a rich source of information on the gender policies of bilateral donors. This annex provides greater detail on the methodology, the selection and evaluation criteria, and the rating systems for the Phase I evaluation.

3. Background work for Phase I was undertaken in 27 countries selected to ensure regional representation from the five quintiles of the Organization of Economic Cooperation and Development (OECD).¹ OECD divides countries into five quintiles based on their progress in achieving specific development goals. Progress is measured according to seven indicators that capture the multidimensionality of development. Additional criteria for selection of countries within each quintile included: (i) regional representation, (ii) countries receiving significant Bank assistance, (iii) countries where gender is a critical issue (thus, a larger number of countries were selected from the first quintile as compared to the fifth); (iv) countries where there is ongoing or recently completed OED work. Based on these criteria, 27 countries were selected for review. Some summary measures to gauge the representativeness of the sample are provided in Annex IIC. These countries together account for about 35 percent of the total assistance of the Bank during the 1990s.

4. CASs and analytical reports are the main tools for integrating gender at the country level. In all cases, one CAS prepared before the 1994 policy and one after were selected as the data source in each category to see whether there was a difference in the two periods in the focus on integrating gender considerations. Fifty-three CASs were reviewed. All latest PAs for the 27 countries, prepared as of June 30, 1998, were reviewed. PERs prepared for the 27 countries in the 1990s were reviewed. Wherever available informal PERs were also included in the list. In the case of PAs and PERs, a before and after policy review was conducted at a global level because of the lack of adequate before and after documents at a country level. Sectoral analytical reports were selected from four sectors: education; health, nutrition, and population (HNP); agriculture; and one hard sector (transport, when possible.) The first three sectors were identified by the Bank's Gender strategy paper as three of the five areas of focus in its operational strategy. The Board approved this strategy. In the case of sector reports, the before and after design was difficult, because only 48 sector reports were reviewed, and because not all countries had undertaken two reviews in these sectors in the period under evaluation.

5. At the project level, ten project or program appraisal documents each in 12 of the 27 countries were reviewed. Two countries from each of the six regions were selected randomly to ensure regional representation. However, due to inadequate projects in these sectors, only 112 documents were reviewed. The focus on before and after the 1994 policy was maintained, although OMS 2.20 has been in existence since 1984. Sixty recently completed ICRs were also reviewed to assess the treatment of gender. In assessing gender integration at the project level, the following criteria were used: (i) the use of gender disaggregated data; (ii) the diagnosis of the problem (identification of socioeconomic roles and responsibilities, discussion of gender relationships and gender disaggregated impact, analysis backed by quantitative data as opposed to qualitative statements alone); (iii) utilization of gender disaggregated monitoring indicators; (iv) indication of participatory preparation that included women; and (v) inclusion of relevant institutional or regulatory issues. Given that the relevant policy at the project level

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

adopts a WID approach, a discussion of women's issues was considered satisfactory at the project level. In the case of analytical work and CASs, additional criteria covered the breadth and depth of gender analysis (in terms of the question of elimination of barriers to growth, investment in human capital, and safety nets) and whether the analysis led to inclusion of activities to address gender issues.

6. In general, benchmarks for measuring evaluations were established based on a prima facie and quick appraisal of the documents. Indicators were then developed based on good practices and assigned a numerical rating on a range of 0-3, with 0 being "no integration and 3 being highly satisfactory. In order to reduce bias in judgement, to the extent possible, empirical indicators were used for judging quality. Annex I describes the indicators and the overall rating system briefly for each assessment. Other specific benchmarks to measure achievements in gender integration are explained in the report.

7. Analysis based on the final product or language in a report misses the process of debate and discussion that preceded the preparation of each product. It is possible that there may have been discussion on gender during preparation. However, it is submitted that such analysis should have been reflected in the documents, since this is required by the policy. Also, evaluating text can be open to different interpretations. To reduce bias, two reviewers independently read at least 25 percent of the documents in each set to detect and correct for any variance. A third party independently reviewed good practices that are cited in this report. In all these cases, other OED, self and external assessments were used to validate the findings of the OED review.

Annex IIA: Indicators and Rating Systems for Compliance Evaluation in Phase I Evaluation

LEVEL OF AGGREGATION	EVALUATION CRITERIA	Rating System
COUNTRY ASSISTANCE STRATEGY	<ol style="list-style-type: none"> 1. Use of gender-disaggregated data and implications thereof 2. Indication of participatory preparation involving women 3. Levels of meaningful diagnosis in reduction of disparity (investment in human capital), in poverty reduction strategy (empowerment and other constraints to labor and economic resources in particular) and in sectoral discussions (the evaluators did not look for treatment in separate paragraphs but for indications of awareness of relevant gender issues). In countries with low GDI #s, CASs were reviewed to see if they proposed as strategy to reduce gender disparity and increase participation of women in economic development. 4. Indications of whether issues are priorities for government 5. Recommendations to improve the situation 6. Analysis linked to recommendations 7. Gender-disaggregated monitoring indicators 8. Reference to institutional/regulatory issues related to gender 	<p>Rated 0-3 0 : No reference 1 : Poor 2 : Satisfactory 3 : Highly Satisfactory</p> <p>Average rating for each CAS</p>
POVERTY ASSESSMENTS	<ol style="list-style-type: none"> 1. Inclusion of a Gender Profile 2. Meaningful analysis in the areas of: <ul style="list-style-type: none"> • Investment in human capital (health, nutrition, and education) • Removal of constraints and increased participation in economic activities (agriculture, land, financial credit) • Growth (labor, other) 3. Discussion of gender issues in designing safety nets 4. Discussion of gender in poverty reduction 5. Gender related recommendations that convincingly address identified issues 6. Linkage to previous CAS (y/n) 7. Indication of a participatory assessment (y/n) 8. Reference mainly to FHHs? (y/n) 9. Probe below the household levels? 10. Reference to regulatory or institutional issues affecting women? (y/n?) 	<p>Rated 0-3 0 : No reference 1 : Poor 2 : Satisfactory 3 : Highly Satisfactory</p> <p>Bullet points rated separately before averaging Average rating for each PA. The analysis would depend on the country. For example, in Malaysia or Philippines, one would look to see if the analysis went beyond the human capital issues. The linkage to CASs is difficult to quantify so it was not rated. A 'y' or 'n' answer was considered adequate.</p>

LEVEL OF AGGREGATION	EVALUATION CRITERIA	Rating System
PUBLIC EXPENDITURE REVIEWS	<ul style="list-style-type: none"> ◆ Country context assessment in terms of degree of gender inequity; fiscal constraints facing country and necessary fiscal reform; development objectives and whether the pattern of public spending is conducive to achieving these goals. ◆ Based on the above, assessment of the following: <ul style="list-style-type: none"> (i). Does the PER explicitly note the existence of gender inequity (where relevant) and informs us of the main factors responsible for it? (ii). Does the PER recommend specific reforms to the government to make public spending more gender sensitive? Does it quantify the trade-offs involved in pursuing alternate paths of fiscal reform aimed at making revenue mobilization and public spending more equitable, efficient, transparent, and sustainable? (iii). Does the PER explicitly focus on cushioning the impact of fiscal reform – cut back on subsidies, retrenchment of public sector employees – on the poor, especially women? (iv). Does the PER restrict itself to gender analysis and action only in social sectors such as health and education, or does it go beyond to other sectors – agriculture, transport and water - where there remains tremendous scope of increasing the gender sensitivity of public spending? (v). Does the PER cite gender disaggregated data (say, pertaining to poverty and enrolment numbers) that helps us to gauge better the magnitude of gender inequity? (vi). Does the PER draw on and inform other ESWs? ◆ Based on the above, rate the overall relevance and depth of gender analysis and specific recommendations in the PER. 	Rated 0-3 0 : No reference 1 : Poor 2 : Satisfactory 3 : Highly Satisfactory
SECTOR REPORTS	<p>Examples of Women’s issues More than mere reference to sex disaggregated data, for example, maternal mortality rates and primary school enrolment. Some analysis of different gender roles and needs, and some attention to gender constraints such as:</p> <ul style="list-style-type: none"> ◆ Differentiated roles, separate or joint ownership of productive assets, control of income; men and women’s different incentives for engaging in a particular economic activity ◆ Identification of inequitable access to social services, e.g., education. 	0. No specific mention of, or passing reference to, women or gender without analysis or recommendations. 1. Analysis of at least one gender/WID issues with/or a corresponding recommendation. 2. Analysis of more than one gender/WID issue (note: not necessarily more than one sector) with multiple and

LEVEL OF AGGREGATION	EVALUATION CRITERIA	Rating System
	<ul style="list-style-type: none"> ◆ Identification of a gender issue e.g. women's time constraints given gender-based division of labor. ◆ Attention to cultural constraints to women's participation; regulatory barriers to women's access to economic resources 	<p>appropriate recommendations.</p> <p>3. Recommendations based on gender analysis i.e. implicit or explicit understanding of the relationship between men and women, their different roles, needs, priorities and constraints, and attention to regulatory or institutional barriers to women's participation.</p>
PROJECT APPRAISAL DOCUMENTS	<ul style="list-style-type: none"> ◆ Qualitative data (differentiated roles and needs; differentiated project impact; analysis of constraints and how to increase women's equitable or equal access) and how qualitative data was backed up Women's participation at different project stages ◆ ESW or some analytical thinking prior to appraisal ◆ Specific interventions or components to assist women through removal of gender constraints ◆ Gender disaggregated monitoring indicators ◆ Plan for participatory assessments including women for impact evaluation 	<p>Rated 0-3</p> <p>0 : No reference</p> <p>1 : Poor</p> <p>2 : Satisfactory</p> <p>3 : Highly Satisfactory</p>

Annex IIB: Representativeness of Selected Countries

Based on World Bank lending data				
Region abbreviation	No. of countries in sample	Total no. of countries eligible for Bank borrowing (as in WB annual report FY99)	No. of sample countries as % of all eligible clients	Lending to sample countries as % of total Bank lending by Region.
AFR	6	48	13%	27%
EAP	5	21	24%	15%
ECA	4	27	15%	23%
LCR	5	30	17%	50%
MNA	4	9	44%	64%
SAR	3	8	38%	67%
Total	27	143	19%	35%
Based on the Human development index				
<i>Human Development Report, 1999</i>				
No. of countries	Total no. of countries for which HDR 99 provides data	No. of countries in sample	% representation	
High human development	45	2	4%	
Medium human development	94	15	16%	
Low human development	34	10	29%	
Based on the DAC development indicators				
	Total no. of countries	No. of countries in sample	% representation	
First quintile	34	7	21%	
Second quintile	34	10	29%	
Third quintile	34	5	15%	
Fourth quintile	34	6	18%	
Fifth quintile	33	1	3%	
<i>Countries are ranked in quintiles based on their relative distance from development goals, i.e. the level of human development attained by developed countries.</i>				
<i>Seven indicators, including GNP per capita, fertility rate, maternal mortality ratio, and net enrolment ratio in primary education, are used in order to capture the multi-dimensionality of development.</i>				

ANNEX III: UPDATE OF OED GENDER EVALUATION 1994

Objectives and methods

1. In 1994, an Operations Evaluation Department (OED) study (later published; see Murphy 1995) traced how the concept of women in development, and later the broader concept of gender, came to be reflected in Bank policies and lending. That same year, the Bank issued a policy paper, Operational Policy 4.20, and a best practice note that called for integrating gender concerns in Bank work. This update of the 1994 study has two objectives: (1) to confirm or revise the preliminary findings of the 1994 study; drawing from a larger body of evidence; and (2) to review recent lending and non lending work for evidence of progress in implementing Bank policy and OED's 1994 recommendations. The update draws from an independent review of existing documentation, including project documents and files, related economic and sector work, and OED evaluations. It includes discussion of the results of 58 projects with gender-related actions approved in FY87 or later and closed by December 30, 1995. This update also examines the integration of gender into the objectives of 120 projects approved in FY94 and FY95 and analyzes the characteristics of all investment lending with nominated gender-related actions approved in FY94, FY95, and FY96 a total of 185 projects. Lastly, the update reviews the gender content of selected sector work. Bank staff contributed through focus group discussions and individual interviews. Bank management provided OED with a report on the implementation of the ledger of recommendations from the 1994 study.

Main findings

2. Projects with gender-related actions achieved their overall objectives, that is, received a satisfactory outcome rating, in relatively greater proportion than projects similar in sector and year of approval but without gender actions (Chapter 2).

3. Seventy-four percent of 54 completed projects with gender-related action approved in or after FY87 in the agriculture and human resources sectors were rated satisfactory for overall outcome, compared with 65 percent for the 81 projects with similar sectoral distribution that did not include gender-related action.

4. Projects that explicitly incorporate gender goals into the main project objectives are the most likely to achieve their gender objectives (Chapter 2).

5. Regression analysis confirms the 1994 finding that gender objectives are achieved more often if they are well integrated into the main project objectives, rather than contained in a separate component.

6. The design quality of gender-related actions improved significantly for projects approved in FY94 and FY95, compared with completed projects approved between FY87 and FY91 (Chapter 3). Two-thirds of recent projects with gender-related actions included a substantial or high level of gender analysis, compared with only 16 percent in completed projects. Over 70 percent of recent projects integrated gender considerations into overall

project objectives, compared with about half of the completed projects. Participatory approaches and a higher quality gender analysis were often found together.

7. There is still, however, substantial room for increasing the proportion of projects and CASs that systematically address gender issues (Chapters 3 and 4, respectively).

8. The prevalence of projects with gender-related actions remained around 30 percent of the investment portfolio in the last three years. This is below the peak of the early 1990s, which began to approach the 45-50 percent level possibly a realistic upper bound. Coverage in CASs, as stipulated in OP 4.20, remains uneven. Coverage in implementation completion reports (ICRs) is sparse.

Conclusions

9. This update shows that some excellent work is being done and that progress has been in line with the recommendations made by OED in 1994 (Chapter 1). Regional offices have produced interesting initiatives, and gender action plans are being completed. The high standards and commitment of many staff, both those who work explicitly on gender and task managers, are exemplary. The finding that projects with gender-related actions are associated with satisfactory achievement of their overall objectives reinforces the current policy of mainstreaming gender in Bank operations. Senior management and the Board are providing strong leadership on gender issues.

10. The update also indicates that gender work may reinforce and benefit from other initiatives to make social development a key element of the Bank's strategic agenda. These initiatives open powerful avenues to mainstream gender in Bank work by linking gender analysis and social assessments, including gender among factors that identify relevant stakeholders, and when appropriate, making sure that performance indicators measure results separately for women and men.

Recommendations

11. To better understand gender issues and the best ways of addressing them in diverse contexts and across networks requires that the Bank learn from its own and others' experience through project design and implementation, research, and evaluations.

Recommendation 1: Gender concerns should be fully addressed in social assessments, in the selection of performance indicators, and in ICRs. The social development family should include in its forthcoming guidelines on social assessment a discussion of how to link gender analysis, stakeholder analysis, and social assessments. Regional staff and management, with assistance from the Operations Policy Department (OPR), should ensure that the ongoing "retooling" of monitoring and evaluation indicators in the current portfolio (and especially in participation flagships and pilot projects) disaggregate data on men and women whenever appropriate. OPR should stipulate in the ICR guidelines (OP 13.55, currently being updated) that ICRs systematically check for and document results separately for men and women, when data are available, whether the project included some gender-

related action or not.

Recommendation 2: The Office of the Senior Vice President and Chief Economist should advance the state of knowledge on gender issues by setting up a systematic program of research to examine the gender impact of project lending and policy reform. The research program should explicitly address both quantitative and qualitative dimensions of gender and should focus on both micro- and macro-level issues. Such research requires routine collection of gender-disaggregated data, not only through projects but also through household survey instruments such as the Living Standard Measurement Surveys. The research should be undertaken in consultation with all networks and OED.

Typically, gender issues are location-specific, and the Regional gender action plans rightly call for systematic identification and prioritization of gender concerns during the CAS process, as stipulated in the current gender policy and in the CAS guidelines (Best Practice 2.11). But the action plans may need to be adjusted in light of the more recent social development action plans and of the ongoing restructuring in some regions. Furthermore, the action plans do not set clear, time-bound implementation plans or mechanisms to monitor their implementation.

Recommendation 3: Each region should identify which elements of their gender action plans will be implemented within the next 36 months, establish time-bound, monitorable targets, and assign responsibility for monitoring implementation progress. The Poverty Reduction and Economic Management (PREM) network, working with the regions, should ensure that institution-wide progress is monitored. The ongoing changes in Bank structure and processes open a window of opportunity for faster progress in mainstreaming gender. But gender issues cut across all networks and their families, and they must be addressed through multisectoral and multidisciplinary work.

Recommendation 4: The network councils should ensure that each network and family takes steps to mainstream gender as appropriate in its work and, where possible, specify priority goals and targets. The proposed PREM gender family should make promoting synergistic interactions across the institution one of its priorities.

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