Gender Equality as Smart Economics:
A World Bank Group Gender Action Plan
(Fiscal Years 2007-10)

Questions and Answers

RATIONALE.................................................................................................................................2
1. What are the objective and components of the Gender Action Plan (GAP)?
2. Why is the GAP needed?
3. Why does the GAP emphasize women’s economic empowerment, since the target for MDG3 is eliminating gender disparities in schooling?
4. How does the GAP differ from the Bank’s Gender Mainstreaming Strategy?
5. Was there anything wrong with the Gender Mainstreaming Strategy?

FINANCING......................................................................................................................................5
6. How will the Gender Action Plan be financed?

WORLD BANK PROGRESS IN MAINSTREAMING GENDER ......................................................5
7. What has been the Bank’s recent progress in mainstreaming gender?

RESULTS BASED INITIATIVES ......................................................................................................7
8. What are they?
9. Why is the Action Plan planning to implement RBIs?
10. What types of RBI interventions are envisaged for the Gender Action Plan?
11. What is the Bank’s experience with RBIs?

SELECTION OF FOCUS COUNTRIES ..........................................................................................9
12. How was the preliminary list of focus countries developed? ..............................................
13. Will all these countries on the preliminary list be included?
14. Can other focus countries be added?

EXTERNAL AND INTERNAL RISKS..............................................................................................10
15. What are possible external risks to the implementation of the GAP?
RATIONALE

1. What are the objective and components of the Gender Action Plan (GAP)?

- **The GAP seeks to advance women’s economic empowerment in the World Bank Group’s client countries** to promote shared growth and accelerate the implementation of Millennium Development Goal 3 (MDG3 - promoting gender equality and women’s empowerment).

- The GAP commits the Bank, in partnership with client countries, donors, and other development agencies, to **intensify and scale up gender mainstreaming in the economic sectors over four years, through operations, economic and sector work, research, statistics, and results-based initiatives.** Activities are planned in sectors such as infrastructure, agriculture, and private sector development, where gender mainstreaming and the potential for short-term impacts on women’s economic empowerment for shared growth are lagging.

2. Why is the GAP needed?

- **Progress in attaining MDG3 is slow.** The intermediate goal of MDG 3 – attaining gender parity in primary and secondary schooling by 2005 – was not met:
  - Of some 65 developing countries with full data:  
    - About 50% have achieved gender parity in primary education,
    - About 20% in secondary, and
    - Only 8% in higher education.
  - In South Asia and in sub-Saharan Africa girls still have much lower chances than boys of attending and completing primary school:
    - As of 2003, the primary school completion rate for girls was still more than 15 % below that for boys in sub-Saharan Africa and South Asia.  
    - In South Asia only 47% of girls go to secondary school and in sub-Saharan Africa only 30%.

- **Attaining MDG3 is critical to attaining most of other MDGs.** Empirical evidence shows especially strong relationships between gender equality and the following MDGs:

<table>
<thead>
<tr>
<th>MDG</th>
<th>Relationship with gender equality</th>
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<tr>
<td>MDG 1:</td>
<td><strong>Eradicate extreme poverty and hunger</strong></td>
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<td>- Investing in girls’ and women’s education and health raises productivity:</td>
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<td>- Children of literate mothers in India spend 2 more hours per day studying than do children of illiterate mothers.</td>
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<td>- Increased access to productive assets also raises productivity:</td>
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<td>- In Sub-Saharan Africa, if women’s access to agricultural inputs was on a par with men’s total agricultural outputs could increase by 6-20%.</td>
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<td>- Women’s education significantly reduces malnutrition:</td>
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<td>- A study of 63 countries showed that gains in women’s education made the single largest contribution to declines in malnutrition in 1970-95, accounting for 43% of the total.</td>
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<td>MDG 4:</td>
<td><strong>Reduce child mortality</strong></td>
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<td>- A study of 25 developing countries found that, all else being equal, one to three years of maternal schooling would reduce child mortality by about 15%, whereas similar increases in paternal schooling would achieve only a 6% reduction.</td>
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<td>- Approximately, a million children are left motherless each year as a result of maternal mortality. These children are 3-10 times more likely to die within two years than children with both parents alive.</td>
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<td>MDG 5:</td>
<td><strong>Improve maternal health</strong></td>
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<td>- Only 58% of women in developing countries deliver with the assistance of a trained midwife or doctor, and only 40% give birth in a hospital or health center.</td>
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<td>MDG 6:</td>
<td><strong>Combat HIV/AIDS</strong></td>
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<td>- In Sub-Saharan Africa, 55% of those infected are women, and in many African countries, females aged 15-24 have prevalence rates of up to six times higher than those of males of the same age.</td>
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Source: Adapted from World Bank (2003). *Gender Equality & the Millennium Development Goals.*

3. **Why does the GAP emphasize women’s economic empowerment, since the target for MDG3 is eliminating gender disparities in schooling?**

- The MDG3 objective is to promote gender equality and empower women. There is *wide agreement that the MDG3 education target, while critically important, is also too narrow and by itself will not achieve the objective.* In addition to increasing women’s capabilities (education and health), expanding women’s opportunities is critical to achieving MDG3.
- The business case for expanding women’s economic opportunities is becoming increasingly clear: *mainstreaming gender in economic policies and programs*
is central for reducing gender disparities, attaining the MDGs, and enhancing shared growth. This is nothing more than smart economics.  
- Evidence from India, for example, shows that Indian states with higher female labor force participation are precisely those states with faster growth and this growth lifts people out of poverty.  
- Sub-Saharan Africa would have almost doubled its average annual growth between 1960 and 1992, if it had accelerated the closing of gender gaps in schooling at the pace of East Asia. South Asia’s annual income per capita would have increased by roughly 30 percent.  
- In Sierra Leone, lack of adequate policies and programs to address anemia among women will result in agricultural productivity losses among the female labor force of almost $100 million over the next five years.  
- In the Middle East and North Africa, estimates show that if the female labor force participation rate had increased during the 1990s to match women’s education, annual per capita GDP growth could have been 0.7 percent higher, and average household income could have been 25 percent higher.

• For the World Bank Group, there is a natural fit between our core competencies and the Gender Action Plan objective and action areas. In addition, prioritizing work in the economic sectors “will give gender issues more traction”.  
• The focus on women’s economic empowerment was chosen to advance the Bank’s slower progress in these areas:
  - The Bank’s Operations Evaluation Department conducted an evaluation of the Bank’s work on gender issues during the 1990s. Results showed the Bank’s success in mainstreaming gender issues in health and education sectors, but identified an incomplete implementation of the Bank’s gender policy.

4. How does the GAP differ from the Bank’s Gender Mainstreaming Strategy?

• The Strategy provides the framework for the Gender Action Plan. The Gender Action Plan would guide implementation of the Bank’s gender mainstreaming strategy in the economic sectors over the next few years.

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4 Opening address by Paul Wolfowitz, President, World Bank, at the High-Level Consultation on February 16, 2006.
9 Statement by James Adams (Vice President, OPCVP) at High-Level Consultation, February 16, 2006.
• The Bank’s Gender Mainstreaming Strategy, approved in 2001, mandates that gender issues are to be part of strategically focused analytical work, policy dialogue, and assistance to client countries. The Strategy notes that, while significant progress has been made by the Bank in traditional gender-relevant sectors like education and health, greater attention needs to be placed in the economic sectors, and that the Bank will work with partners to build capacity in these sectors. The strategy also commits the Bank to align its resources with key elements of the strategy to ensure effective implementation.

• The Strategy and the GAP differ, however, in the choice of the preferred instrument for gender mainstreaming. The Strategy favors CGAs while the GAP proposes to include gender variables in ICAs, PERs, etc., and proposes joint PAs, SAs and GAs.

5. Was there anything wrong with the Gender Mainstreaming Strategy?

• The Gender Mainstreaming Strategy is still the Bank’s policy and is being implemented throughout the Bank. The Bank has made progress in terms of promoting gender equality in certain sectors and areas, especially in the social sectors of health and education, but is lagging behind in others. The Bank needs a quantum leap into the sectors that support shared growth (infrastructure, finance, private sector development, etc.), and into measuring results and impacts. The Gender Action Plan seeks to redress this through actions in four main areas: en-gender Bank operations and technical assistance in economic sectors; implement Results-Based Initiatives; improve research and statistics; and undertake a targeted communications campaign to engage partners and execute the plan.

FINANCING

6. How will the Gender Action Plan be financed?

• The GAP will be financed with both internal Bank resources and contributions from external donors. The total cost of the Plan over four fiscal years is $24.5 million, of which about half of this amount will be raised externally.

WORLD BANK PROGRESS IN MAINSTREAMING GENDER

7. What has been the Bank’s recent progress in mainstreaming gender?

• From FY02-FY05, the regions completed a total of 41 Country Gender Assessments (CGA), corresponding to 45 percent of Bank client countries.
• There have been gains in attention to gender issues in Poverty Assessments (PAs) in the five-year period (See Figure 1).
• Attention to gender issues in Country Assistance Strategies (CAS) decreased from 79 percent in FY05 to 56 percent in FY06.

![Figure 1: Integration of Gender Issues in CAS, Core ESW, and PA (FY02-06)](image)

- Gender issues are integrated more frequently into the Bank’s operational work than into its analytical work (including analysis done within the CAS). Eighty-seven percent of lending operations in the design stage in FY04-05 and 53 percent of analytical work in FY05 had a satisfactory or highly satisfactory integration of gender issues. QAG reports are not available for FY06 lending operations, but data for FY06 analytical work reveals that the integration of gender issues in ESW reaches 57 percent (See Figure 2).

- Gains have been made in mainstreaming gender in lending operations, especially in the human and social development sectors, but non-social sectors continue to trail behind. From FY03-05, for example, while over 85 percent of the health, education and rural development projects integrated gender in project design, only 77% of urban development and 69% of economic policy and financial sector projects did so.
Figure 2: Trends in Gender Integration in Bank Products (FY01-06)

Source: Lending results from QAG reviews of new lending portfolio. Analytical work results from PRMGE review of ESW completed each year (PAs, PERs, CEMs, and DPRs) and CASs. * Based on available data, results for lending operations were aggregated for FY0405.

- Gender issues are better integrated in the design phase of a lending operation than in the implementation phase. While the QEA review covering FY04-05 found that 87 percent of lending operations integrated gender issues in their design and 75 percent during project preparation, the QSA review covering FY03-04 found that only 38 percent of projects under supervision adequately addressed gender issues.

RESULTS BASED INITIATIVES

8. What are they?

- Results-Based Initiatives (RBIs) are simple interventions intended to allow countries to achieve development successes quickly in a number of areas—enterprise establishment, agriculture cooperatives, and energy and financial services to name a few.
- They use a results-focused learning process aimed at jump-starting major change efforts and enhancing implementation capacity

Methodology:

- Results-Based Initiatives (RBIs) accelerate the “learning cycle” from hypotheses to action and results, typically collapsing multi-year cycles into a 100 day timeframe.
- RBIs help build institutional capacity in-country for results by defining intermediate results and helping leaders continually adapt and refine their overall implementation strategy based on what works and what does not on the ground.
- In each RBI, achieving the 100-day result is a leading indicator of a more profound aspiration: enhancing the in-country capacity for making change happen. This goal is as much about how results are achieved as it is about what is being achieved.
9. Why is the Action Plan planning to implement RBIs?

- Implementing a full set of MDG-based investments and policies will take time and in many cases will involve complex institutional change. By implementing the RBIs, small, then medium-scale progress can begin immediately and major results can be achieved within four or more years.
- RBIs should not be seen as substitutes for long-term development strategies or for the transformation that is required to take place in institutions and policies.

10. What types of RBI interventions are envisaged for the Gender Action Plan?

- RBIs include both operational and policy-based interventions with direct and indirect impacts on women's economic advancement. Examples include:
  1. **Low cost renewable energy provision and services for rural women:** to increase access to energy resources, employment and income-generation opportunities.
  2. **Access to finance, and financial and business services:** to strengthen and expand women’s enterprises and reduce barriers to access to formal financial services.
  3. **Labor intermediation services and traineeship programs:** to ease women's transition between school and work with private sector employers.
  4. **Innovative childcare programs in private sector firms:** to improve women’s productivity by reducing their childcare responsibilities.
  5. **Legal training:** to provide women in rural communities with basic legal skills, to improve women’s awareness of the available legal protections and enhance their ability to use the laws and legal services for business development and income generation.
  6. **Community-based awareness and training programs:** to facilitate formation of farmers’ cooperatives, to teach women technical and scientific skills to manage their businesses.
  7. **Policy, legal, and regulatory reforms such as family protection, revisions of inheritance laws, repeal of prohibitions for women:** to revise gender discriminatory laws and labor codes and to enable women to own assets independently of husbands.

11. What is the Bank’s experience with RBIs?

- Over the past five years the Results Based Approach has been used by various Bank project teams with promising results. They include:

  a) **Health Sector Reform in Yemen:**
  - At the mid-term review of the Health Reform and Support Project, the project had disbursed only 11 percent of project funds. A rapid results exercise brought the Ministry of Planning into the discussion and got staff to focus on activities that could be achieved in a short period of time. The
Capacity Building Program in Yemen used the rapid-results methodology in a workshop to enhance the capacity of staff to accelerate the implementation of health programs.

- The goal of the Expanded Program on Immunization was to conduct one national immunization campaign; however, they were able to conduct four national campaigns in 100 days. As result, 9 million children were immunized against measles—a major killer of children in Yemen—and the project’s disbursement ratio was improved.

b) Energy, Productivity, and Economic Empowerment for Women in Bangladesh: Opportunity for Women in Renewable Energy Technology (RET) Utilization in Bangladesh.

- The project trained women to manage a cooperatively-owned enterprise that manufactures and sells energy products including battery-operated direct current (DC) lamps and micro-grid services.
- Within two years, over 1,200 households, shops, and boats started using DC lamps, and 300 business owners are on micro-grid services.
- These lamps improved the quality of indoor air and lighting; improved household and business security; enhanced productivity, and increased incomes by 30 percent. Shops now keep longer hours, fishing boats operate electrical equipment, and children spend more time on school work at home.

c) Sierra Leone Institutional Reform and Capacity Building Project:
The rapid results approach is contributing to the “virtuous cycle” of improving local governance:

- The approach will be used as a management tool to strengthen performance accountability between local politicians and administrative/technical staff upon devolution of responsibilities.
- It will help build partnerships between local councils and ministries for implementing the devolution program and the PRSP.

SELECTION OF FOCUS COUNTRIES

12. How was the preliminary list of focus countries developed?

The Regional Vice Presidents selected the initial list of preliminary focus countries. This list will be further honed based on the following criteria:

- Consistency with the Bank’s Country Assistance Strategies
- Synergy with ongoing analytical and operational World Bank Group work in-country
- Institutional capacity of potential executing agencies
- Potential synergy with ongoing or planned work of other multilaterals, donors and UN agencies
- And, perhaps most importantly, expressed demand by member countries
The final selection of focus countries will be made by the internal Bank Group Executive Committee for the Action Plan, on which Regional Vice-Presidencies are represented.

13. Will all these countries on the preliminary list be included?

- **Probably not.** The Gender Action Plan proposes concentrating its activities in a relatively small number of focus countries in order to increase the likelihood of scaling-up actions and obtaining measurable impacts.

14. Can other focus countries be added?

- Countries wishing to participate could approach World Bank country directors or managers and make this request.
- Regions would have the flexibility to periodically re-assess the viability of focus countries, and, if necessary, select alternative countries in response to changing circumstances.

**EXTERNAL AND INTERNAL RISKS**

15. What are possible external risks to the implementation of the GAP?

- There are **three important constraints in client countries: lack of institutional capacity, duplication of donor efforts and insufficient demand for gender-informed actions.** Institutional capacity would be increased by employing a results-oriented, “learning-by-doing-with-monitoring” approach to implementation; duplication would be minimized by seeking to harmonize donor actions in focus countries; and client demand would be fostered by undertaking a targeted communications campaign to increase awareness of this initiative.

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