



2019 ANNUAL REPORT

# Partnering For Gender Equality

## UMBRELLA FACILITY FOR GENDER EQUALITY







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Ministry of Foreign Affairs



**Canada**  
Department of Foreign Affairs, Trade and Development



**Republic of Latvia**  
Ministry of Finance



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**United States**  
United States Agency for International Development (USAID)

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# Abbreviations

AFR	Africa Region
AFR GIL	Africa Gender Innovation Lab
ASEAN	Association of Southeast Asian Nations
DEC	Development Economics Vice Presidency, World Bank
DIME	Development Impact Evaluation Team, based in DEC
DPO	Development Policy Operation (policy-based financing instrument)
EAP	East Asia and Pacific Region
EAP GIL	East Asia and Pacific Gender Innovation Lab
ECA	Europe and Central Asia Region
EDGE	Economic Dividends for Gender Equality Certification
eMBed	Mind, Behavior, and Development Unit in the World Bank Group
FCV	Fragility, Conflict and Violence
IBRD	International Bank for Reconstruction and Development
IDA	International Development Association
IFC	International Finance Corporation
FY	Fiscal Year of the WBG, running July 1 through June 30
GBV	Gender-Based Violence
GIL	Gender Innovation Lab
GP	Global Practice in the World Bank Group
LAC	Latin America and Caribbean Region
LAC GIL	Latin America and Caribbean Gender Innovation Lab
MFS	Mobile Financial Services
MGF	Mashreq Gender Facility
MNA	Middle East and North Africa Region
MNA GIL	Middle East and North Africa Gender Innovation Lab
NGO	Non-Governmental Organization
RGAP	Regional Gender Action Plan
RGIL	Regional Gender Innovation Lab
SAR	South Asia Region
SAR GIL	South Asia Gender Innovation Lab
SCD	Systematic Country Diagnostic
SDG	Sustainable Development Goal
SME	Small and Medium-Sized Enterprises
STEM	Science, Technology, Engineering and Mathematics
UFGE	Umbrella Facility for Gender Equality
WBG	World Bank Group
WDR	World Development Report



# Foreword

Over the last two decades the gender divide has narrowed in important areas. In many countries, primary and secondary school enrollment rates are now the same for girls and boys, and significant progress has been made in maternal health, including in low- and middle-income countries where the maternal mortality ratio has declined by 21 percent over the last decade. Yet progress is uneven and critical gaps persist. The risk of maternal mortality remains high in Sub-Saharan Africa, at 1 in 38. And for too many women, access to reproductive health services is lacking or absent.

Significant gaps also remain in terms of economic opportunity and voice and agency. In nearly every country, women face barriers to full participation in the workforce and earning parity with men. Women consistently trail men in formal labor force participation, access to credit, entrepreneurship rates, income levels, and ownership rights. Worldwide, women have on average just three fourths of the rights of men. Only eight of the world's countries have achieved gender equality in the law. There are still 90 economies that place legal restrictions on women's employment, barring them from working at night, limiting the work they can do in certain industries, or prohibiting them from working in jobs deemed as dangerous.<sup>1</sup>

Countries simply cannot achieve their potential or meet the challenges of the 21st century without the full and equal participation of women and men, and girls and boys. At the time of this report (January 2020), the World Bank approved the first-ever Development Policy Loan solely focused on closing gender gaps. This is significant because it is the first example of providing a policy umbrella for an issue that, by its very nature, cuts across various government institutions. The \$10 million loan will support the Government of Albania's efforts to improve gender equality and is underpinned by important analytical work on gender disparities in access to economic opportunities and assets in Albania and the Western Balkans.

Research matters and, in the case of Albania, was possible only through funding from the Umbrella Facility for Gender Equality (UFGE). Since its establishment in 2012, this facility has been pivotal in the World Bank Group's (WBG) efforts to support government efforts to close gender gaps, by enabling upstream knowledge that can inform and influence policies and programs and enhance the work of practitioners everywhere.

Closing economic gaps between women and men is central to the Sustainable Development Goals. This year marks 25 years since the Beijing Declaration and Platform for Action, offering an opportunity to reflect on progress towards the SDGs. As we look ahead, the UFGE has a critical role to play as a key source of innovation that empowers the development community to work with countries to accelerate progress toward gender equality and sustainable development.

The results highlighted in this report would not have been possible without the strong support of UFGE's 15 development partners: Australia, Canada, Denmark, Finland, Germany, Iceland, Latvia, Netherlands, Norway, Spain, Sweden, Switzerland, the United Kingdom, the United States, and the Bill & Melinda Gates Foundation. We look forward to a continuing and fruitful collaboration with current and future partners in support of gender equality.

*Caren Grown*

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<sup>1</sup> World Bank. 2020. Women, Business and the Law 2020. Washington, DC: World Bank





# Executive Summary

## Overview

Operational approaches by governments and development agencies have not yet been successful in closing gaps between men and women in key areas of economic empowerment, and in preventing and responding to gender-based violence. In 2012 a group of likeminded partners came together with the World Bank Group to establish the Umbrella Facility for Gender Equality (UFGE), a multi-donor trust fund aimed at developing innovative, evidence-based solutions to learn what works and what does not work to close gaps. As of the end of fiscal year 2019 (FY19), the UFGE had received \$133 million in pledged contributions from 15 development partners and supported 183 grant activities in 92 countries.

The UFGE adds value in areas that are not financed as part of the WBG's operational budget for country engagement, operating on a public good principle to help countries invest limited resources in policies and interventions that are most effective in closing gender gaps. It achieves this through country and regional analytics, innovation and impact evaluations, largely working through a federation of regional Gender Innovation Labs, developing the business case for private sector actions, and improving methods for data collection and analysis.

## From Evidence to Influence

As of the end of FY19, a large body of evidence and data had been published from 120 completed grants, and significant results have been achieved in several key areas:

**Analytics:** Data and analytical work from completed grants have been presented to government policy makers in 57 countries, and influenced specific policy outcomes, such as in Vietnam's labor code and in Indonesia's childcare regulations.

**Innovation:** The UFGE pilots and scales innovative approaches. As of FY19, psychology-based training for entrepreneurs developed by the AFR GIL was being replicated in 9 countries in Africa and Latin America and the Caribbean. A growth-mindset curriculum has been scaled up in schools in Argentina, Indonesia, and Macedonia, and municipalities in Brazil are scaling a community-mobilization program to prevent gender-based violence.

**Private sector:** The Private Sector Window provides guidance on how to improve gender balance in companies' leadership and workforce, supply chains, and better target their products and services. As of FY19, 16 companies in four regions had developed new products or services tailored to women or put in place more gender equal workplace policies for their employees; the Bangladesh Garment Manufacturers and Exporters Association, for example, announced a move toward electronic wage payments to help women access financial services and retain control over earnings.

**Improving government capacity to collect and analyze gender data:** An increasing number of countries have improved their data collection capacity and quality with the help of the UFGE. For example, new data collection methodologies and systems have improved the data collection practices and capacity of national agencies, such as the State Forestry Administration in China, the Central Statistics Office in St. Lucia, and the General Directorate of Statistics of Timor-Leste.

**Contributing to global public knowledge:** The UFGE has contributed to a significant body of new knowledge. As of the end of FY19, 33 global and regional publications and 104 country-level papers and reports were made publicly available through various external World Bank websites and publication databases. In 2019, UFGE's research helped shape key messages in







high-profile WBG publications, including the World Development Report 2019: The Changing Nature of Work. Methodological research and data collection will inform the World Development Report 2020 on Data for Development.

### New Grants in FY19: Building on Recent Achievements

Donor contributions in FY19 allowed the UFGE to approve new grants that expand its focus on occupational sex-segregation, including increased opportunities for women in the digital economy, and the use of behavioral insights to influence norms for better social and economic outcomes. These include a new platform for women's economic opportunities in the Mashreq region; a large-scale analysis of occupational sex-segregation in Mexico; support for IFC's Digital2Equal initiative; the adaptation of a successful personal initiative training for women in agribusiness; and support for national statistical offices in four countries in the collection of individual-level household survey data. These grants build on analytics, knowledge, and lessons gained from earlier research and are expected to build global knowledge that can be shared across countries.

### A Closer Look: Highlights of FY19 Results

To increase effective implementation of the World Bank Group's Gender Strategy (2016-2023), the UFGE supports the development of knowledge to close gaps in human endowments, the world of work, entrepreneurship, and voice and agency. Highlights from the past year in these areas include:

#### Improving Human Endowments

The UFGE invests in pilots and evaluations to address remaining "sticky" first generation issues, such as teen pregnancy and maternal mortality, and second generation issues, such as improving educational outcomes for underperforming boys, school-to-work transitions for young women, and challenging gender biases in fields of study, which can impact women's occupational choices later in life.

**Health and Education:** In Latin America and the Caribbean, behavioral approaches developed with the World Bank's Mind, Behavior and Development (eMBed) unit informed government approaches to education, as well as reproductive and maternal health services in FY19. In Argentina, a piloted public-school curriculum for improving self-esteem and educational and labor aspirations led to increases in school enrollment among teenage girls in vulnerable communities, along with an increase in the use of contraception and general health services.


#### Removing Constraints for More and Better Jobs

Closing employment and income gaps requires a comprehensive approach. Approaches being tested include providing safe and affordable transport, care services both for children and the elderly, making workplaces safe and respectful, reducing occupational sex-segregation, and changing social norms about male and female employment. For example:

**Care:** In Cambodia a study on non-compliance with childcare regulations in the garment industry has led to the IFC leveraging other external sources to support community-based childcare for garment workers. In FY19, the Government of Burkina Faso began scaling a pilot of cost-effective, mobile childcare creches for labor-intensive public works projects to an additional 63 sites.

**Entrepreneurship:** A 2019 report, *Profiting from Parity: Unlocking the Potential of Women's Businesses in Africa*, uncovers how social norms, networks and household decision making contribute to business performance. The study has informed programs in the Democratic Republic of Congo (DRC) and Nigeria.

**Outstanding Challenges:** The factors behind occupational sex-segregation needs further research to determine which types of intervention can work across contexts. Additional experimentation and impact evaluation can assist in promoting women's employment and leadership in the heavily male-dominated infrastructure sectors, including energy, transport, water and sanitation. More work is needed to establish how low income and emerging market economies can support and scale child care services



and explore how to improve market linkages for women-owned businesses, for example through e-commerce.

### ***Closing Gender Gaps in Ownership of and Control over Assets***

The UFGE private sector window enables the Bank and IFC to work with financial technology providers and financial institutions in client countries, to develop ‘game-changing’ solutions to enable women to have better access to finance by piloting and evaluating technology solutions to improve women’s access to and use of financial services, while helping banks see women as a key market segment.

**Financial Services:** A joint IFC and Bangladesh Bank effort made the business case for electronic wage payments and helped secure buy-in from the mobile financial services (MFS) sector: between 2016 and 2018, more than 70,000 female garment workers opened mobile financial accounts. In FY19, this success helped convince the industry organization Bangladesh Garment Manufacturers and Exporters Association (BGMEA) and international retail brands to advance the adoption of digital wage payments across the sector.

**Outstanding Challenges:** Several next generation challenges remain, where more rigorous evidence is necessary to ensure projects are adopting effective approaches. One such challenge is exploring complementary interventions to boost outcomes in programs that graduate women and men out of poverty. It is also critical to test alternatives – in the areas of leasing, equity, and fintech – for solving the collateral problem, a common barrier to entry or the growth of women-owned businesses. Another key area relates to access and skills to use mobile technology, which creates opportunities for market information, knowledge, e-money, and other financial services in a variety of geographic settings.

### ***Enhancing Women’s Voice and Agency and Engaging Men and Boys***

Since its launch, the UFGE has invested in partnerships, learning and testing to identify best practices and effective approaches to removing barriers to the full economic and social participation of women, and bring them to scale. These activities include interventions to address the social norms and behaviors that underpin violence such as early marriage, the preference for boy children; and making the business case for more women in managerial and decision-making positions.

**Gender-based violence:** A 2019 report, *Respectful Workplaces: Exploring the Costs of Bullying and Sexual Harassment to Businesses in Myanmar*, produced in partnership with the IFC, provides a set of practical recommendations, targeting business leaders, human resource managers, employees and other interested parties to create workplaces that are safe and free from bullying and sexual harassment.

**Child Marriage:** In Bangladesh, a pilot conducted in partnership with the Ministry of Education targeted the factors that influence the decision-making process of parents in an effort to prevent child marriage. The Ministry has confirmed that it would like to expand the program.

**Leadership:** In FY19, a partnership between *The Economist* Intelligence Unit (EIU) and the IFC Corporate Governance Program in East Asia and the Pacific (EAP) studied the effects of gender diversity on the boards of companies in six ASEAN countries. The study showed that for gender diversity to have a significant impact on company performance and behavior, a critical mass of women must be in business leadership positions.

**Outstanding Challenges:** UFGE-financed research and data has made inroads in areas like GBV, but concerted efforts is required to bring small, rigorously tested interventions to scale. The UFGE can assist the World Bank Group in identifying good practices that can achieve this goal for partners.





### **Lessons Learned**

The programmatic and Bank-wide design of the UFGE facilitates iterative learning, taking lessons from past engagements to inform and improve new grant activity across the board. Lessons to date include:

*Investing in a process with milestones along the way.* Initial work on gender equality in Albania started in 2013: it informed a regionally-influential operation, the first Gender Equality Development Policy Operation (DPO), which went for approval to the Board in 2019.

*Successful engagements require collaboration and communication with both project-related entities as well as other partners on the ground.* In Jordan, a socio-emotional analysis of changing norms was critical in helping the government design a multi-sector operation which incorporates changes in laws to facilitate access to jobs for women.

*Engaging with communities and hearing the voices of those we are trying to impact is key in improving program design and execution.* In Rwanda, the Africa GIL conducted an evaluation of a property-rights program which led the government to rework the implementation of the program to ensure that common-law spouses were registered as joint owners.

*Better sex-disaggregated data and associated capacity building of government statistical offices is critical to well-designed policies.* In Timor-Leste, a study that provided greater clarity on gender gaps in-country enabled government, civil society and development partners to pinpoint areas where development outcomes were lagging, and to build capacity to close these gaps.

The detailed report covers much more information on UFGE's FY19 work, including additional examples of results achieved, and financial information for the year.



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# An Overview

## The UFGE at a Glance

Many countries have made progress in closing gaps between women and men, and boys and girls, especially in the areas of health and education. At the same time, operational approaches by governments and development agencies have been less successful in closing gaps in key areas of economic empowerment, and in preventing and responding to gender-based violence. To develop new evidence-based solutions to these challenges, a group of likeminded partners came together with the World Bank Group in 2012 to establish the Umbrella Facility for Gender Equality (UFGE).

The UFGE is a multi-donor trust fund designed to enable the road-testing of innovative solutions to close key gender gaps and generate rigorous evidence of what works and what does not. It funds several initiatives to fill gender data gaps, with an emphasis on access to economic opportunity, and on improvements in measuring progress and impact. It also supports work to develop solutions in areas where knowledge is limited, such as in how to change social norms, and to leverage global trends like technological innovation, with potential benefit for both women and men. Finally, the UFGE is a platform for developing country-level partnerships, financing evidence to inform broader government and donor partner initiatives.

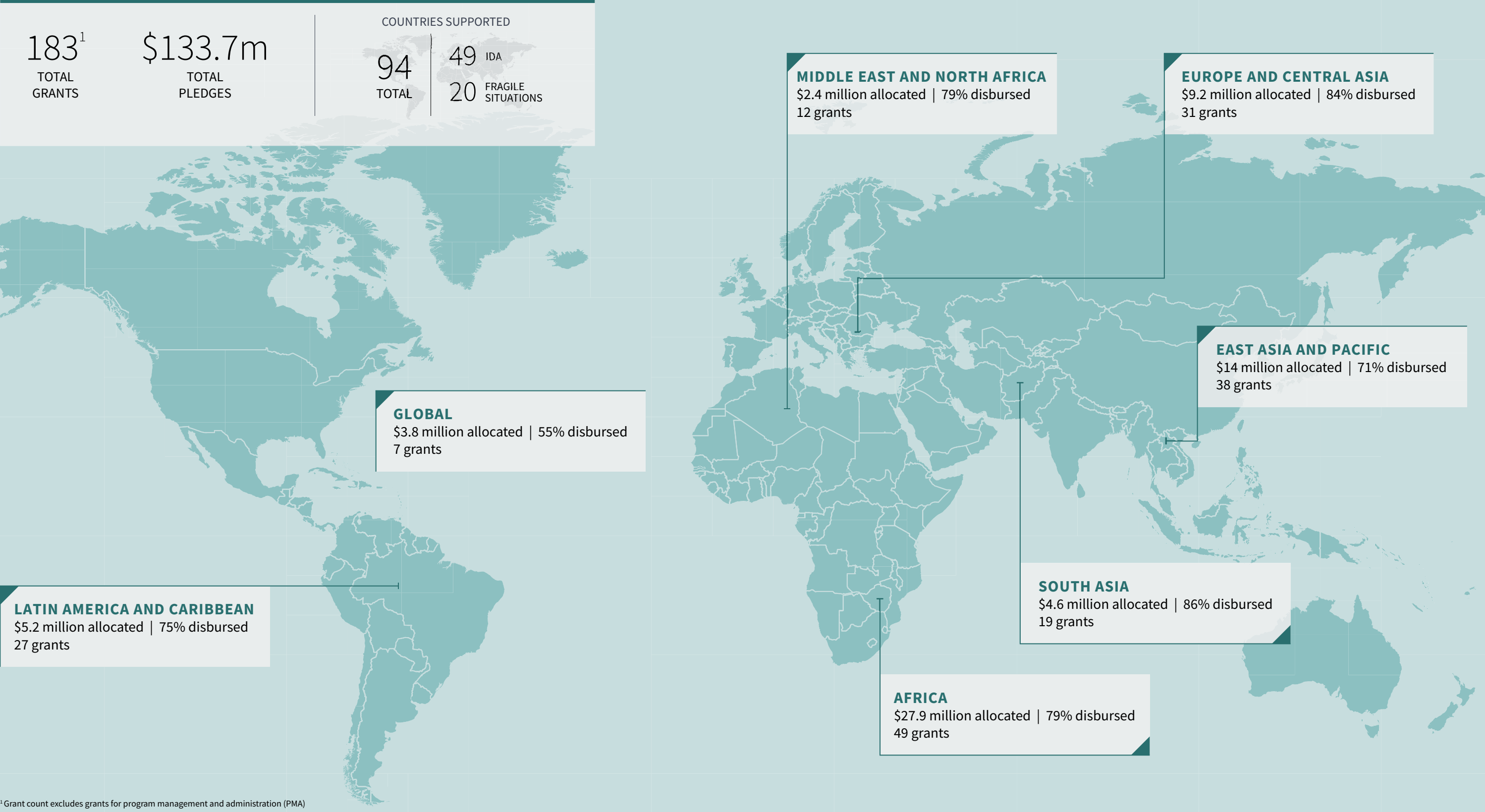
The UFGE operates on a public good principle, adding value in areas that are not financed as part of the World Bank Group's operational budget for country engagement. It is an instrument to promote innovation in programs that can be scaled up or adapted by governments and development agencies, including the World Bank Group, developing evidence and data, and leveraging limited resources in policies and interventions that are the most promising.

The facility takes a programmatic approach, supporting individual initiatives that clearly align with the objectives of the WBG Gender Strategy and interlink to form a comprehensive approach to gender equality. For instance, it helps develop knowledge across the four pillars of the Gender Strategy to close gaps in human endowments, employment and entrepreneurship, asset ownership and control, and voice and agency, with a portfolio of activities and approaches. These activities include, for example, addressing teenage pregnancy through normative change; closing education and skills gaps through investments in socio-economic skills; improving job access through investments in care for children and aging relatives and in family-friendly workplaces; closing gaps in access to financial services through psychometric testing as an alternative to traditional collateral; and addressing gender-based violence through programs to bring about social norm change.

The UFGE is governed by the Gender Leadership Council (GLC), which is comprised of a cross-section of WBG Management. The GLC receives strategic guidance from a Partnership Council that includes representatives of the group of development partners that support the facility. A Program Management Unit (Secretariat) is responsible for administration and coordination, knowledge dissemination, partnerships, and communication. Activities financed by the UFGE are implemented by the 15 Global Practices and the IFC in all regions in which the World Bank Group operates.

# UFGE at a Glance

The UFGE’s portfolio helps focus national policy engagements on gender economics gaps, enables more targeted and effective development finance, and brings innovations to scale.



## BOX 1. GENDER INNOVATION LABS: A UNIQUE VALUE PROPOSITION

### ***Generating global public goods***

The World Bank's Regional Gender Innovation Labs (GILs) are a key vehicle for supporting the design of innovative scalable interventions to address gender inequality across economic sectors such as agriculture and tourism; conducting rigorous research to build the evidence on what works and what does not; and distilling learning for knowledge sharing, replication and scale-up. GIL-supported pilots and evaluations assess how to close gender gaps in earnings, productivity, assets and property, and agency.

### ***Working with partners***

The UFGE has enabled the creation of Labs across most World Bank regions, which operate as a federation to test various approaches to women's economic empowerment. With UFGE support, there are now fully operational Labs in Africa (AFR) and East Asia and the Pacific (EAP), with nascent Labs in South Asia (SAR), Latin America and the Caribbean (LCR) and the Middle East and North Africa (MNA). The most advanced of the GILs is the Africa GIL, which advises the newer labs on technical and organizational aspects, such as setting up their impact evaluation selection processes, building steering committees, and research uptake. The GILs are currently supporting 90 impact evaluations, including trials of interventions to increase women's economic opportunities and improve subsequent economic and social outcomes.

### ***A global federation, a regional focus***

The activities of the GILs are implemented in partnership with other units of the World Bank, as well as donors, researchers, NGOs, and private companies. These partnerships, combined with a distinct mission, dedicated teams, a focus on a specific area of development, and access to critical avenues of policy influence, position the GILs uniquely to affect change. The GILs have significant impact on client programs and operations. They work with project teams at the start of projects to inform the design, measure progress, and identify scalable, operational solutions that can be replicated. They also promote learning across countries and regions, build capacity of World Bank country teams and partner agencies, and make critical contributions to the global knowledge base.

## The UFGE Portfolio

The facility's funding structure includes support for: (a) inferential research and analytics on cross-cutting issues; (b) impact evaluations and pilots through a federation of Regional Gender Innovation Labs—see Box 1 above; (c) innovations in data collection, curation, and dissemination; and (d) evidence for the private sector on the links between women's economic equality and business outcomes, and practical solutions they can put in place.

Between 2012 and the end of FY19, the UFGE, supported by 15 development partners, had allocated a cumulative total of \$133 million of pledged contributions, and financed 183 grants across the World Bank Group in 92 countries. In FY19, the program

allocated funding to 9 new grants, mostly focused on advancing women's economic empowerment. These grants build on knowledge gained from earlier work and are detailed in Section 3.

## Financials in Brief

A central idea of the UFGE is to direct trust fund resources strategically toward areas where they can be most effective in delivering results. The facility allocates grants on a programmatic basis, ensuring flexibility in responding to evolving opportunities while continuously building on previous lessons. This approach has been greatly facilitated by 'core' contributions<sup>2</sup> from the UFGE's 15 donors, totaling \$34.9 million.

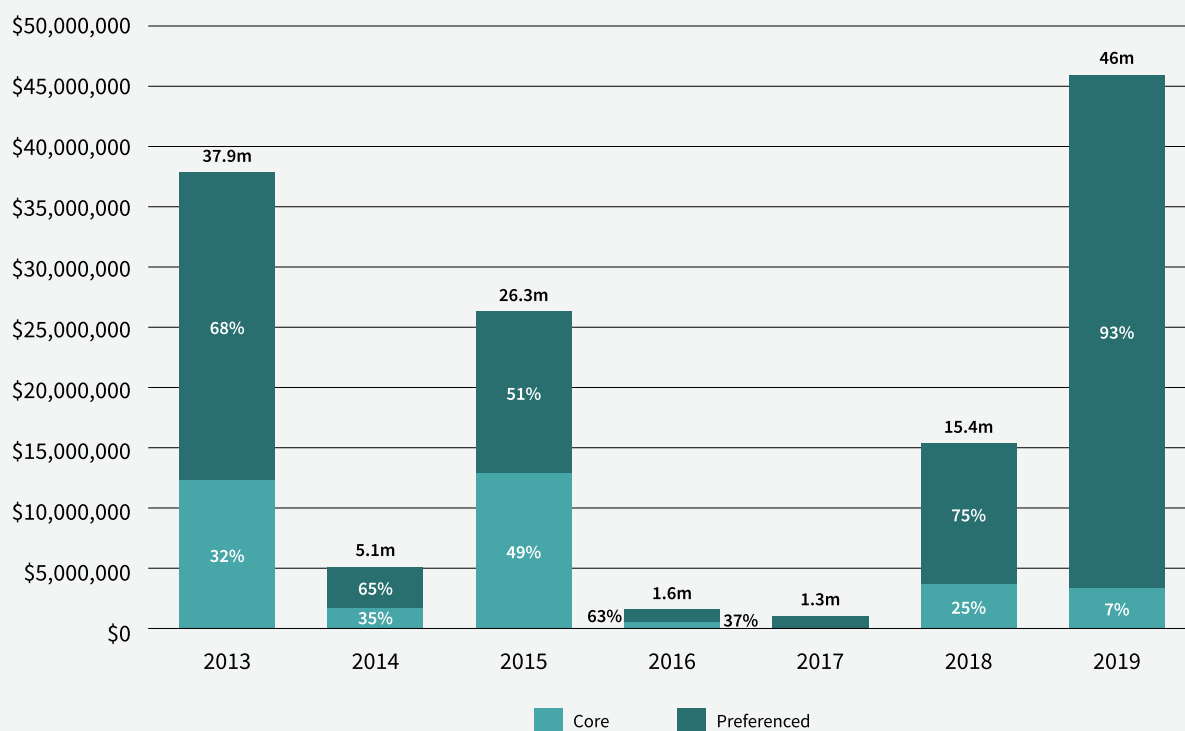
The WBG is currently undertaking a major effort to de-fragment its trust fund portfolio and develop roadmaps for consolidation. Termed as “Umbrella 2.0”, UFGE has helped to inform some key principles of this work, including scale and efficiency while maintaining possibility for donors to preference their contribution and offering detailed reporting and visibility.

The UFGE has long incorporated donor contributions that are soft-preferenced<sup>3</sup> toward specific priorities that align with its main objectives and the WBG’s Gender Strategy. Since inception, there has been a

steady increase in donor-preferenced funds as shown in the figure below. In FY19, 93 percent of signed contributions were soft-preferenced, largely for the AFR GIL, but also for the new Mashreq Gender Facility.<sup>4</sup>

As both the WBG and the UFGE move to implement Umbrella 2.0 principles, it is expected that greater country specific preferencing for deliverables will further test what works and how best to support global knowledge to address challenges to achieve gender equality.

**FIGURE 1. SIGNED CONTRIBUTIONS - CORE AND PREFERENCED, BY FISCAL YEAR**



<sup>2</sup> Core contributions refer to funds provided by donors where allocations to target specific needs and priority areas are left to the discretion of the Bank.

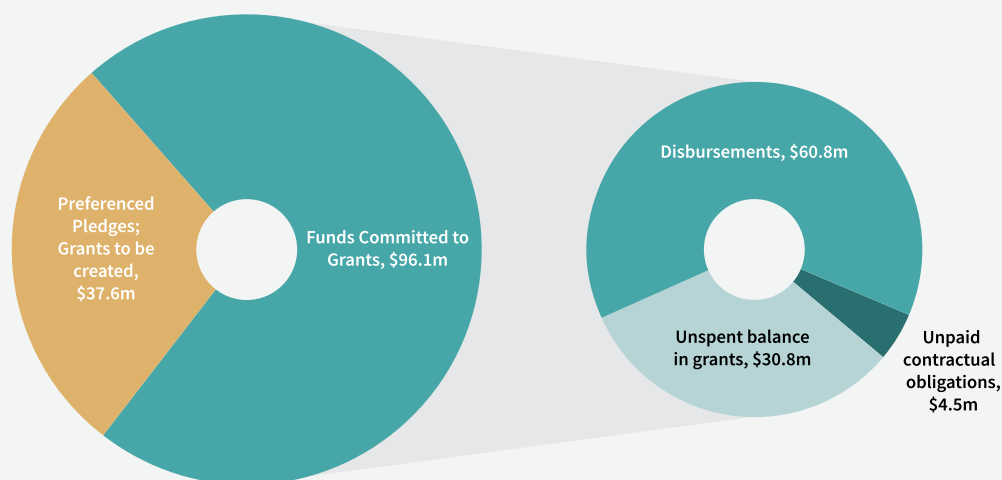
<sup>3</sup> ‘Soft preferencing’ means that the WBG commits to honor the request by the donor to route their funds to specific types of work.

<sup>4</sup> The Mashreq Gender Facility received \$12 million at the end of June 2019 to provide technical assistance to Iraq, Jordan and Lebanon to enhance women’s economic empowerment and opportunities.



As of FY19, donors had signed \$133.7 million in pledges, of which \$95 million had been received. Remaining pledges to be received are substantially preferenced toward specific initiatives designated by the donor.

**FIGURE 2. BREAKDOWN OF PLEDGES\***



\*Pledges include signed contributions but exclude investment income and administrative fee

- Funds committed is total amount of grants that have been set up.
- Preferred pledges is the difference between allocated to programs and committed to grants.
- Disbursements is total amount disbursed from committed to grants.
- Unpaid contractual obligations is amount not paid from vendor contracts.
- Unspent balance in grants is the balance between committed to grants, disbursements and unpaid contractual obligations.

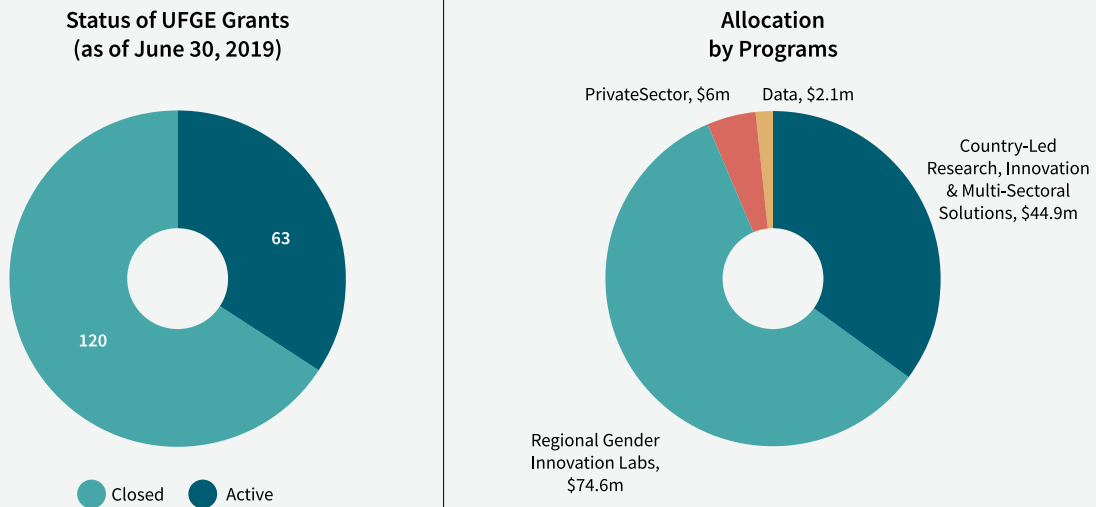
As of June 30, 2019, funds had been provided for 183 operational grants.<sup>5</sup> Of these, 63 were active and in varying stages of implementation. The largest allocations are implemented by the Regional Gender Innovation Labs (GILs), followed by country-led research and experimentation under regional

windows, private sector-focused work, and funding for improving data collection methods. Under the \$74 million allocated/preferenced to GILs, \$62 million is allocated/preferenced to the AFR GIL and \$7.8 million to the EAP GIL.

<sup>5</sup> Operational as opposed to Administrative; these operational grants are used for research and analytics on the ground and to generate global goods.



**FIGURE 3. STATUS OF GRANTS AND GENERAL ALLOCATIONS\***



\*Excludes program management

As noted earlier, at the end of FY19, no funds were available for new allocations, since grants were already allocated from prior donor commitments or were soft-preferred.

Annex 1 of this report provides additional details on finances from FY19, including allocations, disbursements, and pledged funds.







# From Evidence to Influence

*The demand for new evidence to support governments and improve development programs by NGOs and others is strong. This report presents some of the UFGE-funded activities to date, with a highlight on new results and initiatives from FY19.*

**The UFGE contributes to developing and sharing knowledge through advisory and analytical services that help inform policy making and programs at the national level, and which are made available publicly for uptake by countries and development agencies.** As of FY19, data and analytical work from completed UFGE grants have been presented to government policy makers in 57 countries. This work has influenced specific policies, such as the reduced gender gap in Vietnam's retirement age and clearer quality codes for Indonesian companies required by law to provide childcare.

**Evidence has also informed key World Bank Group instruments and policy dialogue.** Among the Bank's many tools to support client countries, Systematic Country Diagnostics (SCD) help to influence policy dialogue on goals related to inclusive economic growth. To date, SCDs in 24 countries have cited findings from UFGE-supported analytical work.

**The UFGE pilots, scales and replicates innovative approaches.** By investing in impact evaluations, the UFGE enables evidence-informed design of programs. For example, training that develops an entrepreneurial mindset (including persistence, overcoming setbacks, and long-term preparation) has proven more effective than simply teaching business practices, and is so far being replicated in 9 countries in Africa and Latin America and the Caribbean. A growth-mindset curriculum has been scaled up in schools in Argentina, Indonesia, and North Macedonia, while municipalities in Brazil are scaling up a community-mobilization program to prevent gender-based violence.

**Companies are increasingly looking for practical tools to close gender gaps in the workforce and in management.** The Private Sector Window provides guidance on how to improve the gender balance in the workforce, communities, supply chains, and customer base. As of FY19, 16 companies in four regions had developed new products or services tailored to women or put in place more gender equal workplace policies for their employees. For example, the Bangladesh Garment Manufacturers and Exporters Association announced a move toward electronic wage payments, with positive impact on access to financial services of its predominantly female workforce.

**An increasing number of countries improved their data collection capacity and quality with the support of the UFGE.** For example, new data collection methodologies and systems have improved regular collection and monitoring of sex-disaggregated property data by national agencies such as the Kosovo Cadaster Agency and the State Forestry Administration in China. As of FY19, the General Directorate of Statistics of Timor-Leste now provides sex-disaggregated poverty statistics all the way down to village levels, and include individual-level characteristics such as education, health, employment, and agency in their poverty analysis. The UFGE has so far contributed to the collection of new representative data in over 62 countries on asset ownership and access to finance, the quality of paid work for women, care needs, gender norms regarding paid and unpaid work, migration and the exclusion of minority women.

**Most of the work funded by the facility is developed and conducted in close partnership with development partners, which helps uptake of evidence and data for greater impact.** The UFGE works in collaboration with organizations such as Bangladesh's Building Resources Across Communities (BRAC), the European



Bank for Reconstruction and Development (EBRD), International Rescue Committee (IRC), Planète Enfants & Développement, Promundo, the United Nations High Commissioner for Refugees (UNHCR), and the United Nations Population Fund (UNFPA). For example, based on the Africa GIL's improved understanding of how best to support female entrepreneurs, the United States Agency for International Development (USAID) has scaled up trainings that promote an entrepreneurial mindset and non-cognitive skills.

**The UFGE has contributed to a significant body of new knowledge.** As of the end of FY19, 33 global and regional publications and 104 country-level papers and reports have been made publicly available through various external World Bank websites and publication databases. The facility is also contributing to increasingly rigorous evidence. As of FY19, it has allocated funds to over 112 impact evaluations (78 of which are ongoing), largely implemented by regional Gender Innovation Labs.

**UFGE research shapes key messages in high-profile publications.** In the past year, several regional and global World Bank Group reports have cited research funded by the facility over the years. These include the *World Development Report 2019: The Changing Nature of Work* (World Bank, 2019), *The Skills Balancing Act in Sub-Saharan Africa: Investing in Skills for Productivity, Inclusivity, and Adaptability* (World Bank, 2019), and *Trade and Poverty Reduction: New Evidence of Impacts in Developing Countries* (World Bank Group and World Trade Organization, 2018).

Subsequent chapters and annexes provide greater detail on the most recent achievements and more.

# OUR INFLUENCE

## Research & Evidence with Sustainable Results

### Government Policies

Contributed to new data on assets, quality of work, care, and gender norms in

## 62 countries

New research informed policy dialogue in

## 57 countries

**Cambodia:** New analytics led to a sub-decree on employer-provided childcare requirements to improve compliance.

**Jordan:** Large survey on social norms informed new laws to promote and regulate flexible work and facilitate establishment of childcare centers at the workplace.

**Kosovo:** Kosovo's Cadastre Agency changed its system to produce and track sex-disaggregated property ownership data to inform policy.

**Vietnam:** Studies on wage gaps, care & pensions informed the country's new labor code which increases protection against discrimination and decreases the gender pension gap.



### Project Design and Programming

UFGE lessons have influenced design or implementation of

## 51 projects

Data & evidence used in Systematic Country Diagnostics for

## 24 countries

**Collateral alternatives:** Psychometric screening tool replicated and scaled in 5 African countries as a solution to women's lack of traditional collateral.

**Entrepreneurship skills:** Psychology-based training with proven profit results for women replicated and scaled in over 9 countries in Africa and Latin America & the Caribbean.

**Integrated gender-based violence response:** Online coordination and case management platform scaled into a national 24-hr helpline in Nepal.

**Codes of conduct:** Infrastructure pilot informed good practice on use of codes of conduct to mitigate risk of gender-based violence in projects, including in the WBG's Environmental & Social Framework.



### Private Sector

Studies led to more gender equal workplace policies or better services and products for women in

## 16 companies

**Bangladesh:** The Bangladesh Garment Manufacturers and Exporters Association (BGMEA) is introducing electronic wage payments for workers, largely female. 70,000 women have already benefitted.

**Myanmar:** Seven renewable energy firms have signed commitments, through IFC's Powered by Women platform, to improve opportunities for women in their firms and the communities they work in.



#### INFLUENCING INVESTMENT

- For every \$1 spent by UFGE's completed grants, \$350 in project funding was influenced
- Additionally, the AFR GIL has influenced \$94 project dollars for each dollar spent



03





# New Grants in FY19: Building on Recent Achievements

*Investing in women's economic empowerment leads not only to greater gender equality but enhances opportunities for economic growth and poverty reduction. New donor contributions in FY19 allowed the UFGE to approve grants that expand work on occupational sex-segregation to a broader set of countries, while deepening lessons on how to increase opportunities for women in the digital economy and use behavioral insights to influence norms for better social and economic outcomes. These grants build on both the knowledge and lessons gained from earlier research and analytics and will generate global knowledge that can be shared across countries.*

**Establishing a new platform for women's economic opportunities in the Mashreq region.** To help the governments of Iraq, Jordan, and Lebanon reach their ambitious commitments to increasing women's labor force participation by 5 percentage points by 2025, the Mashreq Gender Facility (MGF) was launched in January 2019 at a high-level conference in Beirut, Lebanon, attended by representatives of the Governments of Jordan, Iraq, and Lebanon, as well as heads of international organizations, ministers and members of parliament. This regional initiative, financed largely through the UFGE, aligns resources, technical expertise and partnerships to provide the three Governments with a strong analytical foundation and an enabling environment for policy reform and progress monitoring. More specifically, it explores good practices and how these can be scaled and replicated to boost female labor participation in these countries.

**Expanding research on the drivers of occupational sex segregation.** Building on initial research on entrepreneurship in Ethiopia and Uganda by the AFR GIL, a study of nearly 4,000 female entrepreneurs in Mexico is aimed at pinpointing common characteristics among women who opt into male-dominated sectors, and any resulting differences in the performance of these firms. This work is broadening the range of developing country contexts from which lessons can

be drawn. It complements similar ongoing analysis in Botswana, Guinea, Peru, Cambodia, Laos, Indonesia and Vietnam, as well as an ongoing impact evaluation by the EAP Gender Innovation Lab in Indonesia on whether growth-mindset curriculum in secondary schools can reshape norms that form early and influence educational and labor choices.

**Closing gender gaps in the digital economy.** IFC's three-year initiative, Digital2Equal, was launched in FY19 to engage leading tech companies to increase opportunities for women. Companies such as Airbnb, Didi Chuxing Technology Co, Jumia, Mercado Libre Inc, and Uber, are working on closing gender gaps in their workforces and improving opportunities for female consumers or providers of services and products on their online marketplaces. Building on IFC's existing research, this focus on the platform economy can create opportunities for women to work in places where they might not otherwise be able to grow businesses. The initiative contributes to evidence-based policy recommendations by documenting the business cases and best practices for digital platforms that better serve women, particularly in emerging markets.

**Supporting women-led firms in the agribusiness sector by replicating and adapting an effective entrepreneurship training program.** In 2019, the AFR GIL began adapting and evaluating the potential impact of technical skills training, and personal initiative and negotiation training through Nigeria's APPEALS Women and Youth Employment Program (WYEP). The evaluation is helping to establish whether psychology-based personal initiative training, which was particularly effective for female entrepreneurs in Togo and subsequently replicated in nine additional countries, can also help women start profitable businesses in the agribusiness space, and improve household income and overall household welfare.





**Evaluating large-scale efforts for the potential to change behaviors during adolescence for better social and economic outcomes.**

In 2019, the AFR GIL initiated an evaluation of the use of safe spaces to provide life skills and livelihood support at a scale not previously done. Set in Cote d'Ivoire as part of the Sahel Women's Empowerment and Demographic Dividend (SWEDD)—a seven-country IDA program aimed at empowering women and adolescent girls and increasing their access to quality education and reproductive, child and maternal health services—this evaluation assesses the impact of engaging boys and men, as well as the impact of livelihood support interventions. Impact evaluations in all the six countries are being harmonized, and the AFR GIL serves as the coordinator at the regional level to produce the evidence on the efficacy and cost-effectiveness of these interventions. In the Philippines, the EAP Gender Innovation Lab launched an evaluation of the Pantawid Pamilya Pilipino Program (4P) that is generating evidence on whether conditional cash transfers during the transition to adolescence leads to long term empowerment through outcomes such as delayed marriage, higher education and integration into the labor market.

**Improving methods for collecting individual-level household survey data to better inform policies and programs.**

Most data used in poverty measures are collected at the household level, rather than by individual. This can cause measurement bias and prevents better targeting and design of policies and programs. In 2019, the UFGE allocated \$2 million to help national statistical offices in 4 countries (Ethiopia, Tanzania, Cambodia, and Nepal) pilot new survey methods for collecting individual-level household data on assets, work and employment,

and entrepreneurship. The insights are helping in the development of methodologies that can then later be scaled through household surveys in other countries.

**Promoting joint land ownership through a cost-effective information intervention aimed at couples.**

Customary law can grant weak protections to disadvantaged groups, including women. This is particularly true for property rights. An impact evaluation of the Cote d'Ivoire Land Policy Improvement and Implementation Project is testing whether individual land certification in women's names or civil marriage registration offer possible ways to bring women under the protection of formal institutions, strengthen their property rights, and potentially enhance investment in the land.

**New research being undertaken:** Shortly after the close of the reporting period for this report, Gender Innovation Labs in Latin America & the Caribbean, Middle East & North Africa, and South Asia began selecting their first cohort of impact evaluations: these encompassed a combined total of 12 evaluations, as well as additional inferential research. Topic areas include: how to close the STEM achievement gap for girls in Jordan; how to encourage technology adoption among women-owned businesses in Egypt and Guatemala to improve market access; recognizing that childcare is not a women's issue, exploring how to encourage men to take more paternity leave in Uruguay; how childcare access for fathers affect women's labor force participation in Mexico; how new technology aimed at improving safer mobility for women will be tested in India; and evaluating approaches to improving secondary education and employment outcomes for girls in Bangladesh and India. These new grants will be reported on in the FY20 Annual Progress Report.



# A Closer Look: Highlights of FY19 Results

*Knowledge and data developed since the establishment of the UFGE has informed the design of many country policies and programs. This section provides selected highlights of results that emerged in FY19, organized around the pillars of the WBG Gender Strategy.*

## Pillar 1: Improving Human Endowments

*Pilots and evaluations help address sticky first-generation issues, such as teen pregnancy and maternal mortality, especially in the poorest countries, and second-generation issues, such as improving educational outcomes for underperforming boys, school-to-work transitions for young women, and challenging gender biases in fields of study – all of which can impact women’s occupational choices.*

### Health

**In the Latin America and Caribbean region (LCR), knowledge on behavioral change is now informing government approaches to reproductive and maternal health services.** With a grant awarded in FY17, the World Bank’s Health, Nutrition & Population Global Practice and the Mind, Behavior and Development (eMBed) team diagnosed demand constraints to health services, and how to overcome them, which is key to address stubbornly high rates of maternal and neo-natal mortality in several of the region’s countries. In Haiti, a diagnostic found that in addition to structural barriers and the inadequate quality of care services, behavioral biases and perceptions deter pregnant women from seeking medical care because they expect to be received poorly at clinics and hospitals. In FY19, as a result of the findings, the Ministry of Public Health and Population is developing a policy to better integrate traditional birth attendants in the healthcare system and develop training and support to enhance safety of the deliveries they assist as part of a new health project.

**In Argentina, a 2018 pilot tested ways to strengthen teenage girls’ self-esteem and educational and labor aspirations.** The pilot targeted 900 teenage girls aged

13 to 15 in vulnerable communities, and results from FY19 found significant impacts from the workshops delivered in seven public schools. Girls who had received the training or intervention were more likely to believe in gender equality, a more even division of labor, and the right to use contraception. School enrollment in 2019 increased following the training compared to control groups, along with the use of health services and contraception. The findings indicate this approach could be a cost-effective complement to health and education programs with the potential to improve adolescent health, reduce teenage pregnancies, and influence preferences on fertility and family formation decisions.

### Education

**In Indonesia, boys are not performing as well as girls in schools, which may be due to gender gaps in skills and behaviors.** The EAP GIL published a policy brief in 2019 suggesting that eighth grade boys achieve lower grades and experience higher absenteeism than girls because of poorer socioemotional skills, lower academic aspirations, and fewer behaviors that promote academic success. The findings come from an ongoing impact evaluation launched in FY18 with the Ministry of Education. If the pilot proves successful, the program is expected to be scaled up as part of the government’s national education plan.

## Pillar 2: Removing Constraints for More and Better Jobs

Closing employment and income gaps requires a comprehensive multi-sector approach. Solutions currently being tested include providing safe and affordable transport, care services both for children and the elderly, making workplaces safe and respectful, reducing occupational sex-segregation, and changing social norms related to male and female employment. Activities include financing to develop public and private sector solutions.



## Care

**In most countries, women shoulder the largest responsibility for care within households.** UFGE is currently supporting research on cost-effective and evidence-based solutions for governments and firms to provide care services, to promote female labor force participation and improve recruitment, retention, and worker productivity.

**Many countries have laws requiring employers of a certain size to provide childcare, but shortcomings in regulatory frameworks may lead to non-compliance.**

In Cambodia, the law requires that factories with 100 or more employees provide on-site childcare or contribute toward childcare costs elsewhere, but a study by the EAP GIL revealed the extent of non-compliance due to lack of specificity in its requirements. In response, Cambodia's Ministries of Labor and Vocational Training and Education, Youth and Sport are drafting a sub-decree to specify the requirements on the quality of childcare facilities to increase compliance. The study also found that due to safety and cost concerns with on-site care, most factories opt for a childcare allowance which varies greatly and leaves most workers with a financial burden. As a result, IFC leveraged other external sources to support community-based childcare for garment workers—situated closer to workers' homes, but more closely resembling on-site care.

**In Southeast Asia, the IFC is providing actionable, quality research which in FY19 persuaded the Shwe Taung Group in Yangon, Myanmar to open two additional childcare centers in their facilities.**

The IFC's #Get2Equal project, launched in FY16, works directly with the private sector to implement innovative solutions to increase quality employment and business leadership opportunities for women. As part of these engagements, eight businesses in Myanmar have achieved EDGE certification - the leading global standard for gender equality.

**In FY19, the Government of Burkina Faso began scaling up cost-effective, scalable mobile childcare creches first piloted in 2018.** Built using locally-

available resources, these centers move around with limited-term public works projects. Working with local health centers, the childcare centers are also used to monitor the health of children and ensure that they are vaccinated. They have the added benefit of creating a workstream for on-site care workers: a total of 163 women received childcare training under the project during FY19. In FY19, the Government sponsored the scaling of the pilot to an additional 43 sites, 20 of which will have an impact evaluation. An additional 20 sites will be part of the *Scale-Up and Responding to Needs of Refugees and Host Communities* additional finance project approved in FY19. This childcare model has the potential to prove useful in other contexts – such as during disaster recovery operations, or in countries affected by fragility and conflict.

## Outstanding Challenges in Achieving More and Better Jobs

With the changing nature of work, considerable demand exists for new knowledge on job creation and upgrading, and evidence on how to make labor interventions and private sector activities more effective in reducing occupational segregation and other jobs challenges for women.

For example, how can mentoring programs be scaled up and be made more effective? How can women's employment and leadership be promoted in the heavily male-dominated infrastructure sectors, including energy, transport, water and sanitation. This involves testing and demonstrating best practices that can unlock opportunities for women in traditionally male-dominated sectors, while mitigating against risks, such as gender-based violence. Moreover, it is not clear how low income and emerging market economies can scale child care services, both public and employer-supported. Work to explore how market linkages for women-owned businesses can be improved—for example through e-commerce in supply chain financing, or redesigning public and private procurement for women-owned firms—to help governments and companies improve outcomes. Developing criteria for gender lens investing for public and private capital markets is another gap to be filled.

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## **IN FOCUS: THE WORLD BANK'S FIRST DEVELOPMENT POLICY LOAN TO PROMOTE WOMEN'S ECONOMIC EMPOWERMENT: ALBANIA**

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From 2013-2018, the UFGE supported a program of studies aimed at improving data on gender disparities in access to economic opportunities in the Western Balkans. This work motivated the Government of Albania to request the Bank's first-ever development policy loan to increase women's economic participation. Research and analysis documented significant gaps in both the quantity and quality of childcare, and of land owned by women, and demonstrated the importance of well-established coordination and monitoring mechanisms to effectively address gender gaps in the policy process.

The studies fell under a single program, Promoting Women's Access to Economic Opportunities in the Western Balkans. Research spanned six countries: Albania, Bosnia and Herzegovina, Kosovo, North Macedonia, Montenegro and Serbia, with a range of activities, from firm- and individual-level surveys to policy notes and consultations. Recognizing that there is no "silver bullet" solution to women's economic participation, the program investigated various constraints, including skills gaps, access to productive inputs, unfair labor regulations, access to child and elder care, attitudes and social norms, and an adverse policy environment.

Notably, the research was instrumental in informing dialogue with the Government of Albania on how to enhance the economic policy framework for gender equality and motivated a request to prepare the Bank's first-ever development policy loan to increase women's economic participation.

While gender parity in all aspects of social and economic life is recognized under the law, and discriminatory practices are barred, Albania is estimated to lose 20 percent of per capita GDP every year due to women's low labor force participation rate, over-representation in unpaid and poorly paid sectors, and lower average wages than men in similar positions.<sup>6</sup> Significantly, social norms still stand in the way of women achieving economic parity. For example, when Albanians received property rights after the fall of communism, the ownership of property inevitably fell to the "head of the household" – almost invariably a man.

This multi-year engagement demonstrates how research and evidence can support informed policies and reforms to advance gender equality, and this can serve as a roadmap for other countries. There is scope to replicate this work in the Western Balkans. In the last year, there has been burgeoning demand to replicate this experience among other countries who are seeking to grow their economies through the promotion of gender equality.

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<sup>6</sup> Cuberes, David; Teignier, Marc. 2015. *How Costly are Labor Gender Gaps?: Estimates for the Balkans and Turkey*. Policy Research Working Paper; No. 7319. World Bank, Washington, DC



### Entrepreneurship

*Globally, women lag men in entrepreneurship—only 20 percent of firms in the poorest countries have female ownership and only 12 percent of firms have women as top managers. Women-owned firms tend to be smaller than those owned by men, employ fewer people, and are more likely to be home-based. UFGE grants finance experimentation, impact evaluation, and policy dialog on closing entrepreneurship gaps.*

**The FY19 report, *Profiting from Parity: Unlocking the Potential of Women's Businesses in Africa*, uncovers how social norms, networks and household decision making contribute to business performance.** The report urges action to close Africa's gender gaps in business performance, drawing on new, high-quality, household- and firm-level data from several Sub-Saharan African countries. The report proposes several ways to encourage women to become entrepreneurs, including supporting women with secure savings mechanisms; implementing training programs that encourage an entrepreneurial mindset; and providing apprenticeships and role models to encourage women to cross over into male-dominated industries. In the Democratic Republic of Congo (DRC), it informed the design of in-kind grants and personal initiative training; in Nigeria, it informed the design of the SME Development and Growth Project, which supports entrepreneurship opportunities for youth and women, and a project aimed at developing innovative instruments to unlock commercial financing for women entrepreneurs. It has also informed programs supported by the Women Entrepreneurs Finance Initiative (We-Fi).<sup>7</sup>

**The AFR GIL developed an innovative training program for entrepreneurs that has been expanded to nine countries:** Ethiopia, Madagascar, Mauritania, Jamaica, and Nicaragua. Previously piloted in Togo, this personal initiative training focuses on future-oriented, persistent behavior and developing an entrepreneurial mindset. An adaptation of the program is also being tested for the agriculture sector in Mozambique.

### Agribusiness

**Agribusiness remains central to food security, job creation and inclusive economic growth in many low-income economies.** Around the world, companies in the sector typically operate under lean margins and intense competition. Mounting evidence confirms that increasing women's productivity in agribusiness can increase the sector's overall productivity and profitability, and lead to stronger, more integrated value chains.

**A new report, *Revitalizing Pakistan's Fisheries*, has provided a roadmap for women-led enterprises in the country's fisheries investments.** The report, developed together with UNIDO, L'Agence Française de Développement, WorldFish, and the World Health Organization, draws on a UFGE-funded background study in June 2018, to recommend that policies for the revitalizing of fisheries substantially benefit poorer households and women, an outcome which could be achieved in part by encouraging foreign direct investment towards activities that employ or are led by women. The planned \$150 million IDA project *Sustainable Aquaculture For Economic Growth And*

<sup>7</sup> A Financial Intermediary Fund (FIF) administered by the World Bank



## BOX 2. IN TIMOR-LESTE, A NEW DATA TOOL HIGHLIGHTS GENDER GAPS

Policy makers in Timor-Leste have a new visual tool to identify areas of poverty and gender inequality with greater accuracy. *Gender-Sensitive Insight of Poverty Mapping for Timor-Leste*, is both a tool and part of a research project, providing a new set of poverty statistics with data from the 2014 Survey of Living Standards, the 2015 Census, and the 2016 Demographic and Health Survey. It identifies, for the first time, areas of extreme poverty and gender inequality down to the village level. This data and the associated maps enable government, civil society and development partners to pinpoint areas where development outcomes are lagging, highlighting gender gaps in access to economic activities, education, health, and power and agency. They reveal that female disadvantages in education and high levels of domestic violence against women are higher in poorer areas of Timor-Leste. The report was launched in 2019 and is the result of close collaboration between the World Bank and the General Directorate of Statistics Timor-Leste. The level of detail it provides will help the Government target specific areas in pursuit of eradicating extreme poverty, improving resource allocation and informing the design of more socially inclusive and policies and programs.

*Nutritional Security* in Pakistan has taken up these recommendations, including: promotion of small-fish aquaculture for nutrition and women-led enterprise development; women's empowerment in decision making; strengthening the aquaculture postharvest value chain which already has 80-90 percent women participation; and GBV prevention.

### Pillar 3: Closing Gender Gaps in Ownership of and Control over Assets

*In 2017, about 980 million women in the world were unbanked. Globally, women are seven percentage points less likely than men to have a bank account—an average which conceals significantly wider gaps in some countries, and which has not budged in nearly a decade. The UFGF private sector window enables the Bank and IFC to work with financial technology providers and financial institutions in client countries to develop solutions that can deliver at scale, by piloting and evaluating technology solutions to improve women's access to and use of financial services, while helping banks see women as a key market segment.*

#### **Financial Services**

**A new data analytics tool gives valuable insights to banks on their performance with women customers, assisting in the design of value propositions to reduce the financial gender gap.** When banks collect

sex-disaggregated customer data and see women as a distinct market segment they tend to deliver better services and reach more women. Banks often lack sufficient knowledge of their female clients and have limited capacity to develop flexible channels and products suited to women's needs, preferences and behaviors. The tool was developed as part of IFC's SME Gender offering, which helps financial institutions to recognize and seize the untapped opportunities that female markets present. Initially, the tool was used by financial institutions in South America. Case studies were developed to demonstrate performance, profitability, and new products among the institutions using the tool. As a result, client demand for both advisory and investment services has increased, from banks in Argentina, Paraguay, Ecuador, and Peru. In Peru, for example, the tool assisted the IFC in conducting a successful diagnostic of Banco Financiero's women's portfolio and market potential. The IFC is now supporting the bank in an advisory project to help them develop a gender customer value proposition (CVP) for their clients.

**Market studies can be effective in convincing bank CEOs or their senior management teams of the business case of targeting women-owned SMEs.** Only three percent of Cambodia's women entrepreneurs have access to formal credit, despite demand estimated at \$4.2 billion. A study conducted

in FY18 revealed that 61 percent of all businesses in Cambodia are owned by women, and that 90 percent of small and medium enterprises owned by women are profitable. This study helped encourage four Cambodian Banks - BTPN, RCBC, VP and BRED Bank – to extend credit to thousands of women-owned SME's (WSME's), and collectively, the institutions now have 6,418 loans outstanding to WSMEs, to the value of over \$340 million. A similar study was conducted in Vietnam and has informed the design of multi-year supply-chain financing programs in Indonesia and Vietnam to better support WSMEs.

**A 2015 study conducted in Malawi, where only 7 percent of firms have registered with the government, tested three alternatives for how governments can bring firms into the formal sector.** Involving over 3,000 informal firms, of which 40% were women-owned, the study found that on its own, registration brings no discernible impacts on profits and sales for women entrepreneurs. However, combining registration assistance with a bank information intervention not only leads to even higher levels of formalization, at 83 percent, but also to meaningful increases in the use of financial services and, ultimately, firm sales and profits (28 percent and 20 percent respectively). The outcomes of the study have influenced the government's policy discussion on the turnover threshold for firm registration. As a result, the importance of bundling business registration with introductions to banks has also been integrated into the approach and operations of the World Bank's Investment Climate teams.

**The rise of 'fintech'—financial technologies—may prove promising in solving the challenge of women's lack of traditional collateral.** The Africa GIL has facilitated the development and evaluation of psychometric credit scoring, developing a model to predict repayment of loans, and potentially to provide larger uncollateralized loans. The model was

piloted in Ethiopia in 2015, in partnership with ACSI, the country's largest micro-finance institution (MFI). As of FY19, ACSI's branches are continuing to use the tool as a valuable addition to their credit assessment process. The program is now being scaled up in Zimbabwe and Madagascar, with Nigeria, Zambia, and Côte d'Ivoire to follow.

### *Land*

**Despite fintech's promise, traditional forms of collateral still remain the norm for most financial institutions and broad adoption will take time.**

Thus, securing women's land rights and ownership remain a key priority. A 2013 initiative funded by the UFGE in partnership with the UN Food and Agriculture Organization (FAO) continues to inform policy in 2019: originally the grant provided technical assistance to mine existing databases to measure women's land ownership in the Balkans. Following the data analysis, the Kosovo Cadastre Agency (KCA) and the Agency for Gender Equality created a program to register joint ownership of marital property between spouses free of charge. In FY19, the KCA decided to upgrade its systems to collect and monitor sex-disaggregated property ownership data for use in future policy and regulatory reforms.

### *Outstanding Challenges In Ownership/Control over Assets*

UFGE financing has helped the WBG contribute to knowledge on women's ownership and control of assets, but to scale solutions, next generation challenges remain to be tackled: for example, how to solve the collateral problem, a common barrier to entry or the growth of women-owned businesses; how to leverage technology for access to knowledge, market information, e-money, and other financial services that can promote entrepreneurship in a variety of settings; and how to promote more targeted approaches to improve the performance of women-owned businesses.

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## **IN FOCUS: ACCELERATING WOMEN'S FINANCIAL INCLUSION IN BANGLADESH'S GARMENT SECTOR**

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Growing evidence suggests the transition to digital payments via mobile banking can save money and time for employers, and give employees access to formal financial services and more control over their financial lives. Women may find themselves opening their very first bank account to receive their salaries electronically; this may also encourage savings.

In Bangladesh, only 36 percent of women have a formal bank account, compared with 65 percent of men.<sup>8</sup> Mobile financial services show great promise in addressing this gap, particularly because they can reach populations, including women living in rural areas, that are expensive for banks. Yet just one percent of women in Bangladesh held mobile accounts in 2016.<sup>9</sup> Bangladesh's economically crucial ready-made garment sector employs 3.4 million women, of whom 81 percent are unbanked. Digitizing wage payments in this sector could have a significant impact on women's financial inclusion.

To reach more women, a joint IFC and Bangladesh Bank initiative developed the business case for electronic wage payments and helped secure buy-in from the mobile financial services (MFS) sector. The result was that between 2016 and 2018, more than 70,000 female garment workers opened mobile financial accounts, allowing them to send money, build savings, and make payments securely. This success helped convince the Bangladesh Garment Manufacturers and Exporters Association (BGMEA) and international retail brands to advance the adoption of digital wage payments across the sector.

The intervention first undertook a nationwide market study of 4,000 women, to demonstrate the commercial potential of mobile financial services to serve more women and reveal barriers to women's adoption and use of these services, including a lack of female sales agents. Findings were used to develop a roadmap to guide private sector providers and other stakeholders, including development institutions and regulators, to better involve women in the sector. During the intervention's second phase, an action plan, a toolkit, and a case study were piloted to facilitate and scale up the market for digitized wage payments. The toolkit outlined how providers could hire more women, and identified two women-focused mobile financial services products. This toolkit has since been incorporated by the World Bank's Finance, Competitiveness and Innovation Global Practice into a Global Financial Inclusion Toolkit, which will be used to scale up women's financial inclusion in other countries.

The BGMEA has expressed interest in the adoption of digital wage payments across its 4,500 member factories. By bringing the leading industry body on board, the project shows promise in ensuring wage digitalization is adopted across the sector and replicated in other industries to benefit more female workers. The project is also highly replicable globally, and wage digitization is already being replicated in Haiti under another IFC engagement.

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<sup>8</sup>WB Findex, 2017

<sup>9</sup>Financial Inclusion Insights, 2016





## Pillar 4: Enhancing Women's Voice and Agency and Engaging Men and Boys

*Barriers to the full economic and social participation of women include gender-based violence, the prevalence of social norms that limit their opportunities, and the comparative shortage of women in leadership positions. Solutions will require a whole-society approach and particularly, the engagement of men and boys. UFGE grants are testing scalable approaches to changing social norms, including those that underpin the persistence of early marriage or the preference for boy children in some countries.*

### **Gender-Based Violence**

**Gender-based violence (GBV) is an extreme illustration of women's lack of agency:** data from 2005-2018 for 87 countries shows 16 percent of women aged 15-49 reported experiencing physical and/or sexual violence by an intimate partner in the year prior to the survey. The best way to end violence against women and girls is to prevent it from happening. Since its launch, the UFGE has invested in partnerships and learning to identify best practices and effective approaches—including interventions to address the social norms and behaviors that underpin violence—and in turn bring these to scale. *Community-Based Approaches to Intimate Partner Violence - A Review of Evidence and Essential Steps to Adaptation (2016)*, highlighted the effectiveness of community-based

interventions, which engage multiple levels of society and foster collaborative action to challenge gender norms within entire communities. Subsequently, such interventions have been tested in Honduras and Brazil (see details on page 39).

### **Child Marriage**

**In Bangladesh, a pilot conducted in partnership with the Ministry of Education targeted the factors that influence the decision-making process of parents in an effort to prevent child marriage.** The country has the highest rate of early marriage in the South Asia region: 59 percent of all girls are married by age 18, and 16 percent by age 15, a factor which limits the access of girls to secondary education. The intervention, which included documentaries, posters, stickers, and interactive workshops, was based on an initial diagnostic study to identify the key factors underpinning parents' decisions to stop the education of their adolescent daughters and marry them at an early age. The study found, for example, that while 67 percent of the respondents agreed that girls can perform any task as well as boys can, about 65 percent of the respondents also agreed that the main task of a girl's life is to take care of her husband and in-laws, suggesting widely-held beliefs about gender roles. The study and the resulting intervention show it is important for programs to target the factors that influence parents' decisions, such as level of poverty, parents' education and mothers' labor force participation, girls'

academic performance, and parents' fear of daughters eloping. It was also found that internet and mobile phone use is negatively associated with child marriage, and that local authorities can play a greater role in reducing the influence of local matchmakers. The Ministry of Education participated in the dissemination workshops and played an advisory role in the report and the associated communications. Local government officials, parents or guardians and students attended the workshops, with over 3,500 participants across three events. The Ministry has confirmed that it would like to expand the program by mainstreaming findings in all its operations.

### **Leadership and Voice**

**While gender gaps in labor market participation and educational attainment have narrowed, women still encounter a glass ceiling at board level, where female representation remains low.**

Recent work shows that the presence of women on corporate boards improves company performance. In FY19, the UFGE supported a partnership between *The Economist* Intelligence Unit (EIU) and the IFC Corporate Governance Program in East Asia and the Pacific (EAP). The study found that in the six ASEAN countries assessed, companies with more than 30 percent female board membership showed better financial performance than companies with lower shares of women on their boards. Companies participating in the study broadly agreed that changing corporate

governance codes to promote board gender diversity was less of a burden than measures such as quotas, which have been implemented in numerous Western European countries. Drawing on regional literature and interviews, the report also noted that advancing board gender diversity also requires policies that retain women in the workforce later in their careers -- when many women leave for family reasons -- to ensure they have opportunities to rise to senior leadership roles. The study notes the important role played by advocacy organizations as well as institutional investors who recognize the need for board gender diversity. For board gender diversity to have a significant impact on company performance and behavior, a critical mass of women must be in business leadership positions.

### **Outstanding Challenges in Voice and Agency**

UFGE-financed research and data has helped increase WBG experimentation in emerging areas like GBV, but again, more evidence from low- and middle-income settings is necessary to show how gender-based violence can be prevented. The next step is taking small, rigorously tested interventions to scale, and tailoring approaches to scaling up in different country contexts. As the Bank begins to implement IDA19 commitments on GBV prevention through education and health systems, the UFGE research will provide evidence and impact evaluation to help task teams and government agencies pilot these and learn.

## **BOX 3. TOWARDS MORE RESPECTFUL WORKPLACES IN MYANMAR**

The 2019 report, *Respectful Workplaces: Exploring the Costs of Bullying and Sexual Harassment to Businesses in Myanmar*, was produced by IFC's Gender Secretariat in partnership with the DaNa Facility and offers business leaders the opportunity to understand the prevalence and cost of bullying and harassment in the agribusiness, finance, retail and tourism sectors. It provides a set of practical recommendations, targeting business leaders, human resource managers, employees and other parties interested in creating workplaces that are safe and free from bullying and sexual harassment. Following the report, Myanmar companies have requested a Respectful Workplaces Masterclass, and IFC is exploring an opportunity to deliver this via its Investing in Women initiative. The Department of Social Welfare has requested a briefing on the research findings to inform their policy and practice. Outside Myanmar, clients such as STANBIC (Kenya), Ramatex (Vietnam), and Nepal Water and Energy Development Company Private Limited, have requested Respectful Workplace advisory services.



## Lessons Learned

*The programmatic design of the UFGE facilitates iterative learning and scope to embed lessons from past engagements to inform and improve new grant activity. Certain underlying themes have emerged that will inform the design and implementation of future activities.*

**Stakeholders are investing in a process which can take time to bear fruit.** The case of Albania is illustrative: initial work on gender equality in Albania started in 2013, and the policies supported by Government in the first Gender Equality Development Policy Operation (DPO), were only presented in 2019. There is a strong evidence that other countries in ECA and other regions will innovate using Albania as an example; ongoing dialogue suggests that development actors in the region may use this example to help leapfrog other countries in like manner.

**Collaboration and communication with both project-related entities as well as other partners on the ground is critical.** The need for such engagement is exemplified by the initial work in Jordan, where the socio-emotional analysis on changing norms helped the government to design a multi-sector operation which incorporates changes in laws to facilitate access to jobs for women. Collaboration was also key in Albania where the DPO financing was made possible with support and financing provided by the Agence France Developpement (AFD).

**Engaging with communities and hearing the voices of beneficiaries is key in improving program design and execution.** This is true both before a project and after, to assess outcomes as well as unintended consequences. This was evident in the Rwanda Land Tenure Regularization program – aimed at registering every landholder in the country—where the government requested the AFR GIL to evaluate the program’s pilot. The evaluation demonstrated broadly positive results with one exception: women without marriage certificates were losing rights over land, while formally married women saw significant gains in their rights. This led the government to rework the implementation of the program to ensure that common-law spouses were registered as joint owners.

**Access to sex-disaggregated data and associated capacity building in research offices or National Statistical Offices (NSOs) can help focus policies and programs.** The continued requirement for more gender data to allow greater clarity on gender gaps in-country and the measurement of progress to close such gaps was showcased in the example of poverty mapping in Timor-Leste. The study enabled government, civil society and development partners to pinpoint areas where development outcomes were lagging; it also allowed for the transfer of skills to government research staff, thereby building capacity for similar future work.







## FOCUS: COMMUNITY-BASED MOBILIZATION INTERVENTIONS TO PREVENT GENDER-BASED VIOLENCE

Community-based interventions are highly context-specific, requiring careful adaptation. While such interventions have been successfully implemented by NGOs--usually at a smaller scale--they have seldom been attempted at the municipal, state or national level. A report, *Community-Based Approaches to Intimate Partner Violence - A Review of Evidence and Essential Steps to Adaptation (2016)*, provides key steps and lessons, which were applied in the successful community-based intervention Start, Awareness, Support, Action (SASA!) in Honduras and more recently, in Piauí, Brazil.

More than 500 women suffer some type of violence every single hour in Brazil, and at least one woman is murdered every two hours. In 2018 alone, 1.6 million women were assaulted. In over half of the cases, victims did not report the perpetrator or seek help. With such staggering rates, and despite some of the world's most progressive legislation on domestic violence, Brazil ranks fifth highest in the prevalence of violence against women globally. In Piauí State, murders of women increased by 66.7 percent between 2003 and 2013, driven in part by gender inequality, social and cultural norms and an inefficient response system.

The state government of Piauí, Brazil, and local governments have been increasing their efforts against violence against women. Until 2017, most policy efforts were focused on providing assistance and support to victims. Little was known about well-structured interventions to prevent violence. In response to a request from Piauí's government, a community-based model was piloted with UFGE support.

The pilot developed a toolkit, AGORA!, for community-level activism, engaging with men and young people to strengthen prevention of violence against women and girls. It was piloted in two municipalities - Teresina (the capital of Piauí) and Cocal da Telha. In 2019, those two municipal agencies will replicate the methodology in local organizations and among key stakeholders. With resources from the Piauí Pillars of Growth and Social Inclusion project, the state government will fund the expansion of training activities to additional municipalities, and the development of systematized lessons learned about the entire process.







# Annex 1: Financials

Contributions		
	in US\$	
	Reporting Period: July 1, 2018-June 30, 2019	From inception to period ended: June 30, 2019
<b>A. Funds Committed by Development Partners</b>	<b>46,000,421</b>	<b>133,665,964</b>
Australia		12,682,325
Canada	21,874,087	22,026,720
Denmark		1,061,571
Finland		145,568
Germany		6,458,029
Iceland		2,146,407
Latvia	46,586	46,586
Netherlands		9,534,535
Norway	2,975,180	8,640,743
Spain		551,151
Sweden	1,105,828	12,628,329
Switzerland		4,260,480
United Kingdom		29,089,779
United States		4,395,000
Bill and Melinda Gates Foundation	19,998,740	19,998,740
<b>B. Funds Received from Development Partners</b>	<b>21,014,563</b>	<b>95,108,143</b>
Australia		12,682,325
Canada	12,405,709	12,558,342
Denmark		1,061,571
Finland		145,568
Germany		6,458,029
Iceland	200,000	1,546,407
Latvia	46,586	46,586
Netherlands		7,867,868
Norway		5,665,563
Spain		551,151
Sweden	1,105,828	12,628,329
Switzerland		4,260,480
United Kingdom	4,533,859	24,163,343
United States	775,000	3,525,000
Bill and Melinda Gates Foundation	1,947,580	1,947,580
<b>C. Investment Income Earned</b>	<b>842,813</b>	<b>2,111,371</b>
<b>D. Total Funds Available (B+C)</b>	<b>21,857,376</b>	<b>97,219,514</b>
<b>E. Total Disbursements</b>	<b>13,654,274</b>	<b>62,220,046</b>
Grant Disbursements	13,346,272	59,605,457
Program Management	300,502	1,237,829
Administrative Fee	7,500	1,376,760
<b>F. Cash Balance at End of Reporting Period (D-E)*</b>		<b>34,999,468</b>
<b>G. Outstanding Development Partner Commitments at End of Reporting Period (A-B)</b>		<b>38,557,821</b>

\*Includes funds soft-preferred for particular areas of work and funds committed but unspent in grant allocations.



Allocation and Actual Disbursements (for period ended: June 30, 2019)				
	Allocated*	of which (Breakdown)	Disbursements	
			Reporting period (\$)	From inception (\$)
<b>Country-Led Research, Innovation &amp; Multi-Sectoral Solutions</b>	<b>44,925,689</b>		<b>3,468,633</b>	<b>26,060,239</b>
Strategic Country Allocations (include Mashreq, Turkey, Western Balkans, etc.)		20,590,389		
Multi-Regional Allocations		24,335,300		
<b>Regional Gender Innovation Labs</b>	<b>74,582,162</b>		<b>7,408,710</b>	<b>27,726,202</b>
Africa GIL		62,452,162		
EAP GIL		7,840,000		
LAC GIL		1,290,000		
MNA GIL		1,000,000		
SAR GIL		2,000,000		
<b>Private Sector</b>	<b>6,013,991</b>		<b>1,605,200</b>	<b>4,515,811</b>
<b>Better Gender Data</b>	<b>2,069,350</b>		<b>795,334</b>	<b>795,334</b>
<b>Program Management Costs (including Secretariat functions and Knowledge Management and Learning)</b>	<b>6,095,240</b>		<b>368,896</b>	<b>1,745,699</b>
Program Management (Secretariat, oversight of windows/sub accounts)		4,127,856		
Knowledge Management, Learning & Communications		1,967,384		
<b>TOTAL</b>	<b>133,686,432</b>		<b>13,646,774</b>	<b>60,843,286</b>

\*Allocated includes funds not yet received, but soft-preferenced for particular areas of work.

## Annex 2: List of Active Grants

Activity	Country	Funding granted (US\$)	Description
<b>Global/Multiregional Strategic Allocations</b>			
Promoting pathways for women in digital economy	Argentina, Colombia, Kenya	500,000	The grant will test models to see what works to increase women's participation in digital employment, with a focus on digital skills training programs (coding, freelancing, entrepreneurship).
Improving availability and quality of individual-level survey data	Cambodia, Ethiopia, Nepal, Tanzania	2,069,350	Increase availability and quality of individual-level data on (i) ownership of and rights to selected physical and financial assets, work and employment, and entrepreneurship.
Gender Housing Finance Initiative—Facilitate women's access to title, finance and housing	India, Colombia, Egypt	370,000	Develop a research and action framework for gender-based housing finance products, and pilot select finance products.
Digital2Equal	Multiregional	190,000	Contribute to evidence-based policy recommendations in support of women's ability to participate in the platform economy, supporting an enabling operating environment and document the business case and best practices for platforms to better serve women, particularly in emerging markets.
Innovation in banking women through partnership with Global Banking Alliance for Women	Multiregional	120,000	Enable financial institutions in developing countries to close gender financing gaps by providing innovative financial and nonfinancial services to women-owned small and medium enterprises.
Expanding female farmers' access to finance using mobile technologies and digitized data	Multiregional	500,000	Assess initiatives to unlock access to finance for female smallholder farmers and pilot new financial solutions using mobile technology and digitized data.
<b>Africa</b>			
Empowering women through labor-intensive public works	Burkina Faso	250,000	Pilot a mobile childcare model to improve women's access to temporary labor-intensive public works and evaluate the program's effectiveness.
Deepening the Impact of Public Works Programs through Capital Injection and Social Network Stimulation: A Randomized Control Trial in Eastern DRC	Democratic Republic of Congo	205,000	A randomized field experiment to estimate effects of capital grant and social network support for female entrepreneurs to eliminate barriers that female-led enterprises face.
Promoting young women's economic opportunities and empowerment through productive self-employment and entrepreneurship	Kenya	230,000	Two complementary evaluations exploring gender-differentiated effects of expanding youth access to skills and capital by providing cash grants and business development services to youth and cost-effectiveness of a large-scale business plan competition.
Cash for change through a gender lens in southern Madagascar	Madagascar	195,000	Mixed-methods qualitative study of the effects on intra- and interhousehold relations, community involvement, and empowerment of women among beneficiaries of a combined social safety net program that includes nutrition services and livelihood grants.
<b>East Asia and the Pacific</b>			
Child care and female labor market outcomes: evidence on what works from a rigorous evaluation	Mongolia	200,000	Evaluation of expansion of public childcare in Mongolia to determine whether access to and quality of childcare is a constraint to labor market participation of women.
Southeast Asia #Get2Equal	Myanmar, Vietnam	2,289,388	Increase quality of employment and business leadership opportunities for women and expand opportunities for female entrepreneurs using targeted studies to understand binding constraints and possible solutions and engagement with companies to share solutions and encourage change.

NEW IN  
FY19

Regional Fund for In-Country Capacity Building and Monitoring and Evaluation	Regional	676,000	Strengthen in-country capacity to implement innovative gender interventions and policies, and strengthen regional stakeholders' understanding of gender gaps.
Enhancing women's skills in the informal economy in Solomon Islands	Solomon Islands	155,000	Identify key constraints underlying gender disparities in the urban and peri-urban informal economy.
<b>Europe and Central Asia</b>			
Europe and Central Asia Gender Project—connecting female entrepreneurs to value chains	Armenia	84,000	Increase women's economic benefits from participation in Armenia's wild harvest value chain by increasing their representation in value-add and income-generating parts of value chains (processing and trading).
Promoting Gender Equality in the Western Balkans	Bosnia and Herzegovina, Kosovo, Macedonia, Serbia	2,085,850	Analytical work on care services, degree of labor market inequality and associated productivity losses, mapping potential skills mismatch and barriers to mobility. Delivery of innovative leadership training to officials to improve labor reform.
Impact of productive investments on the inclusion of women	Kosovo	60,000	Evaluate the impact of productive investments on the inclusion of female producers in agriculture and identify the factors that drive the integration of women into the productive process in rural areas.
Evaluation of a communication campaign on fathers' attitudes	Serbia	150,000	To increase fathers' involvement in early childhood development through a communications campaign aimed at changing parents' views and behaviors related to investing time in child stimulation and care.
Increasing access of women to economic opportunities	Turkey	309,631	Multi-sectoral work on women's economic opportunities examining barriers to employment such as childcare supply and other work-life policies. Pilot women's cooperatives to help increase female labor force participation.
<b>Latin America and the Caribbean</b>			
Access to Productive Assets for Female Entrepreneurs: Testing Separate Credit Scoring Models for Women	Dominican Republic	124,000	Develop a new credit scoring model to predict characteristics and behaviors of creditworthiness for women and men using machine learning techniques.
Sexual harassment prevention in public transit: increasing women's safe access to economic opportunities in Mexican cities	Mexico	124,000	Replication of a pilot project of gender-based violence prevention protocols on traditional bus-based transit in a public transport corridor Mexico City and Cuernavaca.
Tackling Teenage Pregnancy by Enhancing Youth Socioeconomic Opportunities	Nicaragua	124,000	Design, validate, and test a small set of 'soft skills' training and education modules aimed at triggering behavior change for at-risk youth to prevent teenage pregnancy.
Economic Empowerment of Indigenous Women in Panama	Panama	124,000	Diagnostic on indigenous women's primary sources of income to strengthen income-generating opportunities and improve the capacity of indigenous women's networks to develop an economic empowerment agenda.
Latin America and the Caribbean Gender Innovation Lab	Regional	1,000,000	Generate, disseminate and help operationalize evidence-based scalable policy solutions to enhance gender equality in the region.
Regional knowledge management	Regional	850,000	Expand and share operationally relevant knowledge to improve gender equality. Regional knowledge contests targeting government agencies, civil society, and academia and dissemination around agency-related topics.



Middle East and North Africa			
Socioeconomic mobility across genders and generations in Egypt: the role of jobs and resilience	Egypt	150,000	Generate robust evidence base on welfare dynamics, the role of jobs in mobility, resilience, and coping strategies in the face of shocks.
NEW IN FY19 IRAQ/Mashreq Gender Facility- Women's Economic Opportunities	Iraq	1,500,000	The Mashreq Gender Facility (MGF) Iraq work plan is closely linked to the country's national strategies, including lifting legal constraints and normative barriers to women's access to the work force, employment in the private sector, and introducing incentives to expand women's access to finance and ownership of agricultural land.
NEW IN FY19 JORDAN/Mashreq Gender Facility - Women's Economic Opportunities	Jordan	1,500,000	The Mashreq Gender Facility (MGF) Jordan work plan is closely linked to the country's National Gender Strategy, including lifting constraints to women's access to the work force, providing care services, and safe and accessible public transport.
NEW IN FY19 State of the Mashreq Women Flagship Report	Regional	200,000	Describe the current situation of women in Mashreq countries in terms of their access to economic opportunities, as well as analyze factors that might lie behind the observed outcomes.
Middle East and North AFR GIL	Regional	1,000,000	Generate, disseminate and help operationalize evidence-based scalable policy solutions to enhance gender equality in the region.
Investigating Low Female Labor Force Participation and High Unemployment in Tunisia	Tunisia	200,000	Generate empirical evidence of labor demand-side barriers to female employment, including a randomized controlled trial to provide unbiased estimates of whether (and to what extent) gender-based discrimination in labor markets hinders women's economic opportunities.
South Asia			
Women's Jobs Diagnostic: A Qualitative Analysis of Barriers to Women's Employment Growth	Pakistan	125,000	Comprehensive study of barriers to women's employment in Pakistan, including collection of primary qualitative and secondary quantitative data to address low female labor force participation.
South Asia Gender Innovation Lab	Regional	2,000,000	Generate, disseminate and help operationalize evidence-based scalable policy solutions to enhance gender equality in the region.

## Annex 3: List of Closed Grants

Activity	Country	Funding granted (US\$)	Description
Global/Multiregional Strategic Allocations			
Tackling Gender in Agribusiness: Improving Business, Changing Lives	Brazil, Solomon Islands, South Africa, Vietnam	195,000	5 business cases of companies that have experienced business benefits as a result of improvements in women's working conditions or an increase in women's employment opportunities. The case studies informed the IFC Manufacturing, Agribusiness and Services (MAS) Department's Gender Strategy Implementation Plan and helped MAS staff identify approaches with agribusiness clients. It also led to the adoption of a new IFC Advisory Services project on women's employment.
We Care, We Heal	Multiregional	187,658	Create evidence-based tools to inform design of integrated long-term care provision and operational knowledge of multi-sectoral interventions that support better health and livelihoods for women aged 45 and older.

Gender-responsive extractive industries	Global	300,000	A toolkit for natural resources companies to integrate gender into their operations. The tools have been applied in client engagements such as in the Nachtigal hydro project in Cameroon, where they were used in an awareness workshop. The tools were also used in the design of the gender strategy and approach for the IFC-Canada Partnership for Africa.
<b>Africa</b>			
Economic Empowerment of Adolescent Girls and Young Women (Round 3)	Liberia	3,550,000	The project revealed that literacy and numeracy is critical. The project also revealed the particular psychological, social, and financial needs of adolescent girls and young women during the Ebola crisis. The project informed the country's Education Sector Plan, particularly on female vulnerability.
Enhancing women's market access in agribusiness	Mozambique	246,016	This agricultural extension intervention is one of the first to combine traditional training on farming best practices with innovative psychology-based training aimed at fostering an entrepreneurial mindset.
Regional Report on Gender and Agriculture: Levelling the Field	Regional	92,317	An evidence-based regional policy report drawing on nationally representative micro-econometric evidence from several African countries to uncover the factors that drive productivity gaps between male and female farmers. The findings and recommendations are being implemented and adopted by client countries and World Bank projects.
Gender-informed mobile phone surveys in Africa	Regional	899,593	Mobile phone surveys collected high frequency and timely gender disaggregated information for pilot countries Madagascar, Malawi, Senegal and Togo. Published finalized a Handbook entitled Mobile Phone Panel Surveys in Developing Countries: a practical guide for micro data collection.
What works to improve girls' school participation and learning? Bringing in the missing evidence	Regional	113,727	Analysis of primary data from existing evaluations to understand which interventions improve educational outcomes for girls in Africa.
Regional report on gender and entrepreneurship	Regional	397,385	Regional report providing evidence of differences between men and women in entrepreneurship in Africa and provides a set of policy interventions to address gender gaps in firm performance.
<b>East Asia and the Pacific</b>			
Improved employment for women in Cambodia: constraints and opportunities	Cambodia	121,937	An in-depth understanding of key constraints to improved employment for women in Cambodia as well as recommendations for addressing these constraints in existing policies and programs.
Effect on female knowledge and empowerment of maternal and child health and nutrition cash transfer pilot	Cambodia	99,846	The impact evaluation showed the maternal and child health and nutrition pilot (cash transfers) can play a role in achieving improved nutrition outcomes, particularly among children 0-1, for whom the evaluation observed a reduction in stunting.
Informal trade facilitation in Mekong sub region	Cambodia, Lao PDR	79,971	Survey of small and informal traders at border checkpoints in Laos, Cambodia, Thailand and Vietnam. Recommendations informed the dialogue with customs departments in both Lao PDR and Cambodia through ongoing trade programs.
Unpacking linkages between women's endowments, economic opportunity, and malnutrition in Cambodia and Lao PDR	Cambodia, Lao PDR	115,424	Literature review, secondary data analysis, qualitative data collection, and country-specific knowledge briefs on linkages between women's economic activities, endowments, and malnutrition.

Meeting Needs for Long-Term Care and Implications for Female Labor Supply—Evidence from Anhui Province in China	China	196,393	Findings informed the design of aged care projects in Anhui (\$110m) and Guizhou (\$350m), emphasizing sustainable delivery and financing models for home- and community-based care. They also informed IFC dialogue on eldercare in China and led to acknowledgement of how formal care increases female labor force participation and the importance of professionalization of care for women's wages and job prospects in China's Systematic Country Diagnostic (SCD) and Country Partnership Framework (CPD).
Gender effects of intelligent transport systems	China	82,323	Study showed ITS contributes to bridging the gender gaps in transportation, enhancing satisfaction with public transport and providing greater safety for female riders.
Gender dimensions of collective forest tenure reform	China	99,028	Study, titled Gender Dimensions of Collective Forest Tenure Reform in China, found women are disadvantaged in the reform process. The survey of 3,500 households in seven provinces shows 95 percent of the land tenure certificates are signed by male heads of households. The study identifies income generating options for women in the forestry and related sectors, and recommends policy actions to improve the property rights, income security and status of women in the rural areas.
Female labor force participation and care	China, Indonesia, Thailand, Vietnam	125,440	New care research informed the report Live Long and Prosper and a book on China Aged Care. Informed public dialogue on aging and long-term care in China, which has resulted in a lending request for the China Anhui Aged Care System Demonstration Project, and a planned multi-province P4R operation on aged care in China.
Gender dimensions of urbanization	China, Vietnam	94,402	The studies help understand the dynamics of how men and women experience different changes in terms of income, job opportunities, access to social services and information.
Rural accessibility mapping for women	China, Vietnam, Philippines	120,909	An open-source platform to evaluate efficacy of World Bank projects on rural accessibility to include gender-specific indicators on access to financial services, markets, jobs, and maternal health clinics.
Improving maternal health	Indonesia	93,132	Service Delivery Survey of private maternal health providers consisting of maternity clinics and midwife practices, in the 64 districts prioritized by the government. Data was used to inform the preparation of I-sphere project. Findings were shared at a stakeholder forum for the evidence summit to reduce MMR in Indonesia.
Generating evidence on supply-side capacity to inform national free maternal and child health policy	Lao PDR	59,521	Three policy notes and a consultation workshop on healthcare in Lao PDR. Informed the design of the Health Governance and Nutrition Development Project, preparations for SCD, and other analytical work in Lao PDR.
Gender activity under EAP Corporate Governance Program	Myanmar	323,330	IFC Corporate Governance team launched the Board Gender Diversity in ASEAN study on June 27 in Jakarta. The study provides extensive research on the current state of board diversity in ASEAN countries (plus China) and, among other things, draws interesting correlations between diversity and performance.
Constraints Underlying Gender Disparities in Mongolia's Labor Market: Launch of a Piloted Qualitative Tool	Mongolia	92,970	The study contributed to a significant public dialogue in Mongolia, leading to improved design of the Mongolia Employment Support Project and request for an impact evaluation on childcare. The study methodology is being used in Cambodia, Malaysia, the Solomon Islands, and Vietnam.
Stopping GBV by engaging men	Mongolia	76,931	A Men's Strength Survey on male attitudes and behaviors on issues like childcare, and the drivers of adverse outcomes (e.g., GBV, alcoholism, school dropout). A national media campaign along with community outreach was rolled out and was well received with requests to replicate the campaign at the provincial levels. The campaign also led to the inclusion of specific activities targeting men and boys in the National Gender Action Plan 2016-2021.



Gender Based Violence in Urban Papua New Guinea: Improving Knowledge, Evaluation and Interventions	Papua New Guinea	149,273	Research on how women in urban settings deal with experiences of violence; strategies, networks of support and pathways of resort. The has informed policy dialogue at the country level on how best to deal with the devastating levels of GBV, including how to support the role out of the Family and Sexual Violence Act. The research has provided much needed granular knowledge about how these issues are currently being dealt with within urban settlements.
Banking on Women	Regional	777,124	Resulted in a market study of the specific financial and non-financial needs and opportunities for women-owned SMEs in Vietnam. The study is being replicated in other regions by IFC, using the same terms of reference and methodologies. Findings have informed the Indonesia Country Strategy 2018.
Analyzing Forced Displacement through a Gender Lens	Regional	37,094	Analyze forced displacement and large-scale displacement from conflict, natural disasters, and climate change in East Asia and Pacific through gender lens and draw lessons for application and dissemination in East Asia and Pacific and globally.
Pacific gender indicators in fisheries	Solomon Islands	26,096	Data collection and a report titled Toward Gender-Equitable Fisheries Management in the Solomon Islands. Informed IFC engagement with SolTuna, and has led to more data collection and analytical work as well as client capacity building by IFC.
“Hem No Leit Tumas”: Evidence for Improved Outcomes in Women’s Literacy Programs	Solomon Islands	35,750	A report on improved outcomes for women’s literacy program in Solomon Islands. Informed policy dialogue in Solomon Islands through facilitation of the consultative Post-School Literacy Strategy and implementation agenda and led to the government allocating more funds towards Adult Literacy Programs.
Situation assessment for men and youth in conflict-affected areas	Thailand	69,191	A study and a situational assessment of young and adult men impacted by conflict in southern Thailand. Informed the Expanding Community Approaches in Conflict Situations project in Thailand.
Expanding knowledge base on gender gaps and gender dynamics in Timor-Leste	Timor-Leste	96,448	Small-area estimation of gender-disaggregated indicators using three surveys (2014/15 Living Standard Survey, 2016 Demographic and Health Survey, 2015 census) to identify gender gaps.
Nonexperimental impact evaluation with a gender focus of the Third Rural Transport project	Vietnam	108,106	Evaluation of Third Rural Transport Project, which aimed to reduce travel costs and improve access to markets, off-farm opportunities, and social services for poor rural communities to inform future operations and increase client demand for gender-smart operations.
Making Resettlement Gender Informed: Handling the Intersections Between Practitioners, Policy Makers and Development Partners	Vietnam	192,647	Developed a toolkit for integrating gender dimensions into development-induced land acquisition and resettlement processes in Vietnam.
<b>Europe and Central Asia</b>			
Land and leadership	Albania, Bosnia and Herzegovina, Kosovo, Macedonia, Montenegro, Serbia	115,793	Two working papers and three regional conferences to design and present country action plans to improve women’s land rights in six countries in Western Balkans. Informed policy dialogue and World Bank Group-financed land administration projects in the region and created new demand to address gender and property rights in the Western Balkans.
Land and Gender: Improving Data Availability and Use	Albania, Bosnia and Herzegovina, Kosovo, Macedonia, Montenegro, Serbia	43,793	Informed policy dialogue in all seven countries on how to promote an increase in the registration of property to women, and in addition, informed SCDs in Albania and Kosovo. Influenced the project design of a new WBG land administration project in Serbia and helped to standardize the practice of reporting gender disaggregated data information as part of land administration projects.
Gender evaluation of child-related benefits	Armenia	16,890	The evaluation of Armenia’s policy reform that introduced differentiated subsidies by birth order to promote fertility found a positive impact on the fertility of women who already had two births and found no heterogeneity in response to the policy by wealth, schooling or residence in rural versus urban area.

Addressing Behavioral and Social Norms to Train, Educate and Empower Roma Girls in Bulgaria	Bulgaria	48,782	The grant identified empowerment pathways for Roma girls and women and their families to make strategic decisions on education. A behavioral intervention model was developed to boost aspirations by factual information and normative messages that highlight the returns to education. Findings were used in the Bulgaria SCD and CPF and have informed discussions and advocacy targeting government agencies.
Can Communication Campaigns Change Son Preference and Raise Value of Daughters? Evidence from a Pilot in Georgia	Georgia	204,202	Analysis of attitudes related to son preference, perceived value of daughters, and sex selection in Georgia. Measurement of whether and how communication campaign can influence prevailing attitudes, including assessment of effect of such campaigns on sex ratios at birth.
Women's economic empowerment in Kosovo	Kosovo	59,281	Analysis of barriers to women's economic empowerment, policy advice on how to improve design and implementation of skills formation and intermediation services, and capacity building for government to inform policy on increasing women's economic opportunities.
New technology to secure rural women's property rights and livelihood	Kosovo	125,340	Support to the national cadastral agency to integrate use of technology into the national registration program and legal support to families to complete the complicated inheritance and other legal procedures with the court. The results on the use of the new technology are also being used as case studies for the World Bank Big Data Briefs and a forthcoming WB "Emerging Technology for Land Administration" report.
Changing Gender Norms in Central Asia: An initial investigation in Kyrgyz Republic	Kyrgyz Republic	77,606	The study complements a recent nation-wide survey by UN Women and the UNFPA. The study explored the dynamics of gender norms following the political and economic transition in Central Asia, and generated new information about norms and behaviors governing the practice of bride kidnapping and women's participation in local decision making.
Breaking barriers to youth inclusion in Central Asia	Kyrgyz Republic, Tajikistan, Kazakhstan	195,660	Policy study to understand prevalence of male and female youth exclusion and its causes and implications to inform design of multi-sectoral interventions.
Busting the Labor Supply-Fertility Tradeoff in Poland. Towards a More Gender-Sensitive Design of Child Care Services and Subsidies	Poland	56,086	Analysis of labor market incentives for family benefits and the long-term care system showed labor supply constraints are only likely to get worse in the future absent policy action on family and Long-Term Care benefits. It also showed Poland's 500+ family program, while reducing child poverty, creates severe labor market disincentives, especially for women. Findings led to high-level policy dialogue with the Office of the Deputy Prime Minister in Poland, have been published in the paper Can Mothers Afford to Work in Poland?. The findings formed part of recommendations set forth by the European Commission for Poland which led to increased government financing for childcare.
Beyond women in STEM fields: Gender differences in field of study and the labor market in Europe and Central Asia countries	Regional	149,207	Examination of women's participation in STEM fields of study and sectors of employment in Europe and Central Asia, including causes of gender gaps and effective interventions to address them.
Gender aging and care issues in Europe and Central Asia	Regional	84,787	Working paper on the role of informal childcare and eldercare in aging societies in the ECA. Main findings included in regional report on aging titled, Golden Aging: Prospects for Healthy, Active, and Prosperous Aging in Europe and Central Asia. Research and methodology informed RAS in Estonia, Poland, and Chile, the SCD and CPF in Serbia. Informed policy dialogue on the expansion of childcare services in Kosovo, and aging and care in Poland.

Gender sensitivity in energy investments	Regional	195,192	Report and toolkit to understand social issues in energy tariff and subsidy reforms in ECA. Informed policy dialogue in Kyrgyz Republic and Belarus, and the preparatory process for SCDs in Bulgaria, Romania, and Ukraine. Informed eight country-level PSAs, and WBG projects. Report and key findings are also part of a WBG Open Learning Campus Institute's e-Course on Gender and Energy, and informed a regional report, titled Adapting to Higher Energy Costs.
Jobs and shared prosperity	Regional	99,670	The qualitative methodology developed and applied in this regional study provides innovative and valuable analysis both at the regional level, but also in terms of the broader global agenda on economic mobility and jobs. The work was used for analytical products (e.g. employment strategy and SCD in Kyrgyzstan, poverty and equity work in the Western Balkans, ECA Care work, upcoming ECA Social Contract flagship, etc.), operations (e.g. Gender DPL, Kazakhstan youth project etc.), and Kosovo CPF consultations at the World Bank.
Missing Girls in the South Caucasus	Regional	139,187	Working paper and knowledge brief published with findings and lessons on how to tackle norms and behaviors related to son preference and to promote gender equality and the value of girls. Informed Georgia SCD and CPF and a follow-up behavioral intervention campaign requested by client to tackle son –preference.
Life in Transition Survey III	Regional	211,096	The survey pilot revealed that the adding gender-relevant questions/ modules were applicable across a large geographical and cultural space spanning the entire Europe and Central Asia region. The survey data is expected to inform both SCD and CPF in the ECA region, as well as contribute to gender assessments, and analyses of labor markets and poverty.
Europe and Central Asia (ECA) GEN database	Regional	140,742	Created a searchable rich database of harmonized microdata on gender dimensions of poverty and shared prosperity to support meaningful diagnostics by those working on SCD, CPF, lending projects and results frameworks, and research
Gender employability and soft skills	Regional	92,587	Contribute to understanding of role of behavioral skills and conscious or unconscious labor market discrimination in Europe and Central Asia. Reveal hidden gender-based hiring biases of employers.
Strengthening gender lens in building evidence base on refugees and migrants in European Union	Regional	149,763	Create evidence base on gender-specific issues related to inflow and integration of migrants and refugees in Europe to inform policymaking. Collection and analysis of data to improve design of Building the Evidence Base on Refugees and Migrants in the European Union and Turkey project.
Gender innovation in finance	Russia	149,768	A report on female entrepreneurs and access to finance in Russia. Report was meant to support a potential IFC project on women entrepreneurs in Russia but due to the geopolitical environment, the project was cancelled, and the dissemination efforts of the UFGE-funded grant were curbed.
Gender-informed road safety strategies	Serbia	206,559	The global road safety and gender review conducted led to development of a gender-informed Road Safety Action Plan approved by the Government of Serbia in 2016. It also led to improvement of the country's crash database and data collection tools to include gender-disaggregated data. The grant also supported piloting of gender sensitive road safety actions for adolescent students in secondary schools that are cost effective and scalable.
Access to justice for poor women and men	Serbia	27,000	Informed SCD and policy dialogue in Serbia, and informed the Government's Chapter 23 Action Plan for EU accession that will be translated into public policies
Roma Adolescents– Qualitative Research	Serbia	22,223	A report prepared on the situation of Roma adolescent boys and girls, compared to Serbian youth
Profiling of employment services beneficiaries with focus on female workers	Turkey	34,974	A policy note and an improved modeling tool to profile job seekers, with a focus on women, and to provide them better assistance. The new modeling tool was delivered to the Public Employment Services of Turkey.



Improving Gender Data in the Regional Roma Survey	Turkey, Western Balkans	125,427	Leverage the Regional Roma Survey towards capturing gender dynamics and gender gaps in the Roma population.
Assessment of barriers to formal labor market participation and entrepreneurial activity for rural women in Uzbekistan	Uzbekistan	149,994	Research providing a more nuanced understanding of the opportunities and constraints women face in developing new income generating initiatives both in the agricultural and non-agricultural sectors in rural Uzbekistan. As a follow-up, the Uzbekistan Women's Committee requested assistance in conducting value chain analysis and training for women-led business in eight most depressed districts of Uzbekistan. Finding from the report also informed the design of Jobs and Skills for Modern Economy Project.
<b>Latin America and the Caribbean</b>			
Changing odds of vulnerable teenage girls by promoting goal- setting, preventing unplanned pregnancies, and decreasing school dropout rates	Argentina	123,556	Deepen knowledge of decision-making of teenage girls in vulnerable communities and design and evaluate SUMAR program pilots to explore innovative approaches to trigger behavioral change to address these girls' life choices related to education and early childbearing.
Gender-smart Interventions in Employment Programs for NEET Youth [youth not in employment, education or training]	Argentina	119,999	Four municipal employment offices (MEO) adopted new inclusion measures for women and LGBTI participants, including offering childcare services on site, and/or monetary compensation for childcare. The Ministry of Labor is working to scale this pilot in 10 MEOs in urban centers.
Urban Mass Transport: Gender Agency and Inclusion	Brazil	145,792	The grant supported development and implementation of 40 electronic information kiosks in SuperVia stations and Barcas (ferries) with information on how women could seek support for gender-based violence. The grant also supported a training course for public transport employees aimed at raising awareness of and addressing violence against women in public transportation.
Understanding Agency by Measuring Women's Perception on Exclusion and Discrimination	Bolivia	118,157	Report and a perception survey on gender and ethnicity in Bolivia. Informed SCD, CPF of Bolivia, and a regional flagship report, titled Indigenous Latin America in the Twenty-First Century: The First Decade.
Strengthening Sub-National Government Capacity to Promote Economic Empowerment and Prevent Violence Against Women	Brazil	119,620	Develop toolkit of evidence-based policies to prevent violence against women and capacity-building of subnational government organizations in Piaui; design, implement, and evaluate policies to advance women's empowerment and agency and prevent violence against women
Expanding Women's Agency Through Productive Inclusion in Rural Areas	Brazil	103,597	Assessment of productive value chains among 32 organizations based on an adaptation of IFPRI's Women Empowerment in Agriculture Index (WEAI) framework.
Expanding Women's Agency Through Productive Inclusion in Rural Areas of Northeast Brazil	Brazil	117,581	Findings suggest that encouraging the formation of women's producers' organizations is an effective way to stimulate women's empowerment as well as for targeting resources to female producers who do not generally benefit from the same level of access to agricultural inputs as male producers. The project team is also working closely with the State (Rio Grande do Norte) Secretariat of Education to make training materials available for pedagogical activities in state schools to educate children and youth on gender issues.
Women's Economic Empowerment: Challenges of the Care Economy in Colombia	Colombia	119,973	A profile of caregivers and households that could benefit from the provision of care services as part of a national care system being developed by the government. The grant also supported a stocktaking of existing public programs and services (cash transfers, incentives) addressing the different needs of households with dependents. The work will be used in continued dialogue with Colombia's new government and the methodology can be replicated elsewhere in the region.

Text Me Maybe! On Peer-to-Peer Sexual Education and Mobile Texting to Reduce the Risk of Teenage Pregnancy	Ecuador	63,553	Impact evaluation, data collection, and report. Informed country dialogue about teenage pregnancy. Led to the Chimborazo Development Investment Project to adopt an SMS component to improve children's nutrition; and a project by the municipality of Quito to adopt the peer-to-peer component to work on social issues of at-risk youth.
Expanding Labor Market Opportunities of Women	El Salvador	47,489	Qualitative evaluation of the El Salvador Temporary Income Support Program (PATI), which combined income support with training targeting women. The evaluation focused on the role of these interventions in promoting women's agency. Lessons led to changes such as integrated support for childcare to address constraints to women's participation.
Evaluating the Impact of the Non- All-Inclusive versus All-Inclusive Tourism Development	Grenada, St. Lucia	119,999	A tourism, gender and competitiveness survey was developed and conducted among employers and employees in St. Lucia and Grenada to look at the different experiences of men and women in two models of tourism, all-inclusive and non all-inclusives. the report finds women represent most of the employees and managers in the hotel industry in St. Lucia and Grenada. Yet, women still face significant disadvantages compared to men, finding evidence of occupational segregation and a gender compensation gap.
Migration and the Changing Role of Women in Agriculture: The Case from Latin America and the Caribbean	Guatemala	108,555	Report and survey on the impacts of male-out migration on agriculture and women's agency in Guatemala. Informed policy dialogue in Guatemala on gender and agriculture.
Using innovative results-based financing mechanisms in health sector to reduce gender inequalities and enhance economic opportunities for women	Haiti	123,981	Increase use of maternal and reproductive health services to improve health outcomes by financing technical assistance for three pilots for ongoing health project: remove user fees for maternal and reproductive health services in poor rural areas, train health workers on public health education, train and support traditional birth attendants.
Strategic UFGE Allocation: Adolescent Girls Initiative	Haiti	581,211	Impact evaluation, report, and videos on a pilot program aimed to foster labor market opportunities for young women in Haiti. Informed the LAC regional gender strategy and the SCD about jobs for vulnerable groups, gender gaps, and GBV. Informed country dialogue on issues, such as youth inclusion, skill-development, and labor market programs.
Piloting delivery of agency in Haiti	Haiti	121,079	A study of the Adolescent Girl Initiative pilot in Haiti, which fostered labor market opportunities for young women. The grants supported context-customized modules with content on self-esteem, aspirations, empowerment, and other soft skills, which were delivered through workshops held at community organizations. Findings revealed both extremely high and substantively constrained aspirations of young women. The project reduced these constraints and the beneficiaries revealed higher aspirations.
Testing Evidence-Based Approaches to Foster Collective Action in Addressing Intimate Partner Violence	Honduras	109,444	Published a global review of community-based interventions to address intimate-partner violence. The well-known SASA! intervention was adapted to the LAC context and was adopted by the Safer Municipalities Project.
Developing gender data analytics in Latin America and the Caribbean	Regional	349,809	Develop and test gender data analytics tools for financial institutions and leverage International Finance Corporation data analytics work being done in Africa, mostly for mobile financial services.
Advancing Gender Agency in Latin America and the Caribbean: Experiences from the Transport Sector	Regional	149,628	Published report, Roads to Agency, which informed the policy dialogue in Nicaragua and strengthened the design of a follow-up project titled Rural and Urban Access Improvement Project in Nicaragua.

Developing a Model for Gender-Sensitive Post-Disaster Response and Gender-Inclusive Climate Adaptation Finance (Saint Lucia, Organization of Eastern Caribbean States, and Small Island Developing States)	St. Lucia	87,719	A gender-informed household demand assessment and a marketing strategy published in the Operations Manual of Climate Adaptation Finance Facility (CAFF). Capacity building for the Central Statistics Office in St. Lucia. Informed the design of a national survey on climate change adaptation and the development of an outreach plan to finance household upgrades. Informed the CAFF component of the Saint Lucia Disaster Vulnerability Reduction Project.
<b>Middle East and North Africa</b>			
Civil Legal Aid for Women	Jordan	199,531	The grant helped the Justice Center for Legal Aid build capacity in designing and implementing quantitative and qualitative surveys. The findings showed that providing legal aid to poor women to resolve legal problems did not end their poverty but did mitigate their poverty situations and provided some increase in agency that could be carried to other aspects of social and economic life.
Understanding how gender norms impact education and employment outcomes	Jordan	246,753	An innovative study on the impact of social norms on women's labor market outcomes in Jordan. Findings informed the design of the Jordan First Equitable Growth and Job Creation Programmatic Development Policy Financing, that spans multiple sectors and has the potential to impact policy formulations significantly.
Study of effects of Syrian Refugee Crisis	Jordan, Lebanon	272,837	The grant led to invaluable data on the socio-economic and living conditions of a representative sample of Syrian refugees in Lebanon and Jordan using both quantitative surveys and qualitative fieldwork. The data was analyzed and used in the main report: "Syrian Refugees and their hosts: Jordan, Lebanon and Iraq." Research techniques and ideas were shared internally with other teams planning qualitative work at the World Bank.
Increasing women's economic opportunities under the Plan Maroc Vert	Morocco	145,754	Increase knowledge of effects of Plan Maroc Vert (agri-food productivity project) on women's economic opportunities in agri-food sector; identify interventions that have increased women's economic opportunities; develop recommendations for expansion of successful initiatives.
Strengthening Micro-Entrepreneurship for Disadvantaged Youth Project	Morocco	178,290	The initial findings showed that empowering young women from disadvantaged backgrounds through economic opportunities is possible. The results of the evaluation have informed the Morocco SCD/CPF process at the World Bank, by highlighting the importance and feasibility of targeting youth from disadvantaged backgrounds. The baseline results of the evaluation have also been shared with the Ministry of Youth in Rabat to inform the ongoing policy dialogue and project preparation of a scale-up project.
Morocco Urban Transport Program Gender Survey	Morocco	144,876	The study enhanced the World Bank's knowledge of the urban transport sectors as it confirmed that women as well as other vulnerable subgroups face the most acute challenges in the transit system of Moroccan cities (particularly in terms of security and safety). It also recommended important actions (CCTV, patrols, etc.) to mitigate these issues. This work is supporting the implementation of the Morocco Urban Transport PforR, a Program-for-Results project.
Cooperation among Syrian refugees	Syria	229,970	Analytical work and data collection, including survey, experiments, and interviews with Syrian refugees living in Greece and Italy, to estimate effect of Syrian war on social capital of women and their children.
Lasting Impact of Labour Intensive Public Works Programs Through Enhanced Female Entrepreneurship: Evidence from Tunisia's Rural Community Works and Local Participation	Tunisia	229,996	Randomized controlled trial of public works program to test effect of additional small business grant given to subsample of former female participants aiming to strengthen female leadership and sustain livelihoods over long term.



Enterprise Revitalization and Employment Pilot	Yemen	34,886	Data collection and working paper to evaluate a youth internship program in Yemen. Outbreak for civil war caused the second wave of the internship program to be cancelled—based on the limited data, a paper was published but policy dialogue not possible.
<b>South Asia</b>			
Impact evaluation of the Afghanistan SWEEP	Afghanistan	62,938	Assess the effectiveness of a new intervention model in Afghanistan for improving poor women's economic empowerment.
Financial inclusion of female ready-made garment workers through mobile financial services	Bangladesh	248,160	Financial inclusion of female garment workers through adoption of mobile financial services in Bangladesh.
Addressing barriers to more and better jobs for low-income women in Dhaka	Bangladesh	92,476	Identify key barriers and solutions to more and better jobs for low-income women in Dhaka City Corporation through collection of primary data from male and female slum residents and creation of evidence base on barriers to accessing jobs.
Stopping Child Marriage in Bangladesh: Developing a Behavior Change Intervention Using Social Media	Bangladesh	119,788	Identify determinants of child marriage and why girls drop out of school at household, community, and institutional levels and design behavior change campaign to address these determinants.
Women mobile financial services	Bangladesh	350,000	Mobile financial service (MFS) providers extended account access to 70,000 new women and hiring of 180 new female agents by the MFS sector and the development of new financial products specifically to meet women's needs. The findings. Several key MFS providers, including the Bangladesh central bank, have requested advisory work to expand their female client base.
Gender gaps in urban mobility and implications for women's economic empowerment and agency: Evidence from Mumbai	India	124,708	Identify and evaluate barriers to and opportunities for women's access to and use of urban transportation and implications for female economic empowerment and agency in urban India by expanding data and evidence.
Data driven insights to enhancing women entrepreneurship and access to finance through ecommerce	India	45,321	Findings from the global review of how e-commerce platforms support women and entrepreneurship revealed that access to finance is a key constraining factor, with more than 80% of women entrepreneurs interviewed quoting issues in accessing financing through informal sources. Stringent collateral requirement, continuity of business, and digital comfort were also identified as key challenges faced by women entrepreneurs.
Deepening the Analytical Foundation for Operations	India	195,706	Produced several working papers on factors that explain low female labor force participation in urban India. Insights from these papers were integrated into a special edition of the World Bank's India Development Update (IDU), which unpacks why India has the lowest female labor force participation rate in the world. The IDU has been widely disseminated, cited in the media, and shared through different forums, including with the Indian government.
DIME Edutainment and mass media BCC impact evaluation workshop in Gender & Development	India	49,636	The impact evaluation workshop on entertainment education brought together media producers (e.g. MTV, BBC, Discovery), development partners (e.g. DFID, Gates and Ford foundations), policy makers, and project teams interested in developing edutainment research projects, especially in the gender and GBV space. The workshop also launched two social media impact evaluations, which will be the among the first to study the effectiveness of GBV edutainment interventions delivered online.

Youth, Gender, and ICT [information and communications technology] Program	Nepal	196,754	The grant resulted in the development of the Nepal FightVAW (Violence Against Women) platform, which introduced a helpline and full-fledged case management system to improve response to GBV based on ideas generated during a Hackathon. The platform is now being scaled up in four districts of Kathmandu through a new project -- Integrated Platform for Gender Based Violence Prevention and Response (\$2m) in Nepal. The project will improve the quality and reach of services for GBV response in four districts of Kathmandu through a comprehensive response system with a 24-hour helpline and referral service for better coordination among existing service providers.
Examining Opportunities and Preparing an Evidence-Based Roadmap for Female E3* Transformation through Small Fish Enterprise Solutions in Pakistan	Pakistan	118,896	Aggregate knowledge about and develop innovative evidence-based roadmap to enhance economic opportunities for female small-fish farmers and entrepreneurs operating along fish industry value chain.
Conflict and female labor participation in South Asia	Regional	38,285	To conduct an empirical study on the impact of conflict occurrence on female empowerment in conflict settings in South Asia.
Energy access and women's empowerment	Regional	45,472	Examine causal link between access to electricity and women's welfare outcomes (health, education, employment, empowerment) to inform policy dialogue on rural electrification and design of future electrification project.
Online entertainment-education interventions in South Asia	Regional	45,111	Impact evaluation of series of WEvolve online entertainment-education products that aim to change social norms and behaviors regarding gender and GBV.
Addressing GBV in South Asia	Regional	967,450	The work has resulted in an increase in the number of projects in the region that include GBV as well as in policy dialogue. GBV activities were integrated in six World Bank operations. In Nepal, the work helped strengthen collaboration with the National Women Commission which led to the preparation of a stand-alone GBV project in the country. An extensive mapping of interventions and programs focused on GBV was conducted and turned into a searchable database on the South Asia gender website.
Identifying constraints to women's economic empowerment in conflict-affected areas of Sri Lanka	Sri Lanka	99,898	The study, identifying constraints to women's economic empowerment in the conflict-affected areas of Sri Lanka, found that demographic imbalances have contributed to growing vulnerability of women within social institutions, including family, marriage, and the public spheres in the Northern and Eastern Provinces. While the conflict in Sri Lanka ended in 2009, the assessment is directly informing the Bank's operational engagements in these provinces and have been used in the dialogue with the government for projects currently under preparation.

# Annex 4: List of Impact Evaluations Supported by Regional Gender Innovation Labs

PROJECT	COUNTRY
<b>Africa GIL</b>	
Addressing Capital and Skills Constraints to Youth Self-employment	Benin
Plans Fonciers Ruraux (PFR)	Benin
Empowering Adolescent Girls in the Sahel: Evidence from a Multi-Country RCT of the Sahel Women Empowerment and Demographic Dividend Project	Burkina Faso, Chad, Cote d'Ivoire, Mali, Mauritania, Niger
Promoting Livelihoods, Productive Inclusion and Resilience among the Poor: A Multi-Country RCT for the Sahel Adaptive Social Protection Program	Burkina Faso, Mauritania, Niger, Senegal
Cameroon GBV	Cameroon
LONDO: "Stand Up" Public Works	Central African Republic
Land Policy Improvement and Implementation	Cote d'Ivoire
Agriculture Support Project (PSAC)	Cote d'Ivoire
Employment for Women in Agro-Processing	Cote d'Ivoire
Empowering Adolescent Girls through Safe Spaces and Accompanying Measures in Cote d'Ivoire	Cote d'Ivoire
Pro-Jeunes – MasterCard Foundation, Schneider Electric, Unilever and NetHope Device Challenge	Cote d'Ivoire
West Africa Trade	Cote d'Ivoire, Ghana, Niger, Nigeria, Togo
Skills Development for Employability	Democratic Republic of Congo
Agricultural Rehabilitation and Recovery Support Project (PARRSA)	Democratic Republic of Congo
Engaging Men through Accountable Practice (EMAP)	Democratic Republic of Congo
Great Lakes Sexual and Gender-Based Violence project: Narrative Exposure Therapy	Democratic Republic of Congo
Western Growth Poles	Democratic Republic of Congo
Cross-Border Traders Project	Democratic Republic of Congo, Rwanda
Competitiveness and Job Creation (CJC)	Ethiopia
Farmer Innovation Fund (FIF)	Ethiopia
Food Security Project	Ethiopia
Rural Capacity Building Project (RCBP)	Ethiopia
Resilient Landscapes and Livelihoods Project	Ethiopia
Second Agriculture Growth Project (AGP2)	Ethiopia
SME Finance Project	Ethiopia
Women Entrepreneurship Development Project - Psychometrics	Ethiopia
Women Entrepreneurship Development Project (WEDP)	Ethiopia
Women Entrepreneurship Development Project (WEDP) - DOT Business Training	Ethiopia
Women Entrepreneurship Development Project (WEDP) - Personal Initiative Training	Ethiopia
Women in Agribusiness Leaders Network (WALN)	Ethiopia
Land Titling Registration	Ghana



Commercial Agriculture Project (GCAP), Intra-household dynamics and Farm Productivity: The Effects of Women's Access to Irrigated Land Rental and Inputs	Ghana
Financial Inclusion and Savings Promotion in Eastern Ghana	Ghana
Gender, Insurance and Agricultural Productivity	Ghana
Impact of Commitment Savings Accounts Linked to Mobile Money	Ghana
Impact of Formal Savings on Salaried Workers' Spending and Borrowing	Ghana
Making Cash Grants Work for Female Entrepreneurs	Ghana
Women Entrepreneurs and Crossing Over	Guinea
Industry and Entrepreneurship Project	Kenya
The Impacts of Microfranchising on Young Women in Nairobi	Kenya
Youth Employment and Opportunities Project	Kenya
Economic Empowerment of Adolescent Girls and Young Women (EPAG) (part of Adolescent Girls Initiative (AGI))	Liberia
Sisters of Success (SOS): measuring the impact of mentoring and girls' groups in supporting girls' transition into adolescence and adulthood	Liberia
Cash for Work	Madagascar
Cash for Work Savings	Madagascar
Financial Inclusion Project (PASEF II)	Madagascar
Business Registration Impact Evaluation (BRIE)	Malawi
Graduation Program, Irish NGO Concern	Malawi
Tekavoul: Cash Transfers and Accompanying Measures (ASP)	Mauritania
Integrated Growth Poles Project	Mozambique
Matching Grant Scheme for Business Performance	Mozambique
MUVA Aprender	Mozambique
Export and Agro-pastoral Market Development Project (PRODEX)	Niger
Texting for Change: Mobile, Messages and Savings	Niger
Business Process Outsourcing (BPO) Youth Employment Project	Nigeria
Feed the Future Nigeria Livelihoods Project (FNLIP)	Nigeria
National Social Safety Nets Project	Nigeria
Productivity Enhancement and Livelihood Improvement Support Project (APPEALS)	Nigeria
Skills for Jobs	Nigeria
Adolescent Girls Initiative	Rwanda
Great Lakes Sexual and Gender-Based Violence: MIGEPROF Couple's training	Rwanda
National Land Title Registration	Rwanda
Pilot Land Title Registration	Rwanda
Empowerment and Livelihoods for Adolescent Girls (ELA)	Sierra Leone
CHOICES Gender Norms and Attitudes Training for Adolescents	Somalia
Overcoming Information Asymmetry in the Job Search: The Power of a Reference Letter	South Africa
Overcoming Behavioral Biases in Job Search: The Value of Action Planning	South Africa
Adolescent Girls Initiative	South Sudan
Empowerment and Livelihoods for Adolescent Girls (ELA)	Tanzania
Business Women Connect	Tanzania
Promoting Safe Sex Among Adolescents	Tanzania
Virtual Business Incubator	Tanzania

Managerial Training for Informal Firms	Togo
Youth Employment Program	Togo
Competitiveness and Enterprise Development Project (CEDP)	Uganda
Empowerment and Livelihoods for Adolescent Girls (ELA)	Uganda
Farm & Family Balance Project	Uganda
Orange Flesh Sweet Potato (OFSP) Project	Uganda
Workers Apprenticeship and Managerial Training Skills Program	Uganda
Supporting Women's Livelihoods (SWL)	Zambia
<b>East Asia and Pacific GIL</b>	
Childcare, Welfare and Productivity in Cambodia	Cambodia
World Bank Land Allocation for Social and Economic Development project in Cambodia	Cambodia
Aspirations and Career Choices in Indonesia	Indonesia
Promoting Agent Banking through Supply and Demand Interventions	Indonesia
The Desmigratif program in Indonesia	Indonesia
Road Maintenance Groups in Laos	Laos
Clean Cook Stoves Initiative in Laos	Laos
Conditional Cash Transfers (CCTs) and Women's Empowerment in the Philippines	Philippines
The Philippines Comprehensive Agrarian Reform Program	Philippines
<b>South Asia GIL</b>	
Northern areas reduction of poverty initiative	Bangladesh
Second Rural Transport Improvement Project	Bangladesh
Pradhan Mantri Gram Sadak Yojana rural roads program	India
Telangana rural inclusive growth project	India
Karnataka urban water supply modernization project	India
Punjab rural water and sanitation program	India
Rural water supply and sanitation project for low income states	India





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