



IDA18

**Special Theme:
Gender and Development**

**IDA Resource Mobilization Department (DFiRM)
May 27, 2016**

ACRONYMS AND ABBREVIATIONS

Fiscal year (FY) = July 1 to June 30

AFR	Africa Region
ASA	Advisory Services and Analytics
CCSA	Cross-Cutting Solutions Area
CPF	Country Partnership Framework
ECA	Europe and Central Asia Region
FCS	Fragile and Conflict-affected States
FCV	Fragility, Conflict and Violence
FY	Fiscal Year
GDP	Gross Domestic Product
GP	Global Practice
IDA	International Development Association
IFC	International Finance Corporation
LCR	Latin America and the Caribbean Region
MNA	Middle East and North Africa Region
RGAP	Regional Gender Action Plan
SAR	South Asia Region
SCD	Systematic Country Diagnostic
SDGs	Sustainable Development Goals
SMEs	Small and Medium Enterprises
UN	United Nations
UNFPA	United Nations Population Fund
UNHCR	United Nations High Commissioner for Refugees
WBG	World Bank Group
WHO	World Health Organization

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EXECUTIVE SUMMARY

i. **A new World Bank Group (WBG) gender strategy (December 2015) reflects changes in the global landscape and in the accumulation of evidence of what works to close gender gaps.** IDA countries have made progress in closing gaps between men and women, girls and boys, especially in health and education. At the same time, progress has been elusive in essential domains corresponding to core areas that IDA operates in. Maternal mortality rates remain very high in many IDA countries. Women also lag behind men in most measures of economic opportunity, such as in rates of paid employment, productivity and entrepreneurship. Finally, women and girls in IDA countries are often deprived of voice and agency, with the incidence of gender-based violence alarmingly high, especially in fragile and conflict-affected States (FCS). The greater ambitions enshrined in the 2015 Sustainable Development Goals (SDGs) cannot be realized unless IDA countries and their partners make significant progress in these areas.

ii. **The 2015 WBG gender strategy recognizes that stronger and better-resourced efforts are needed to address key gaps between females and males, in IDA countries and beyond.** In particular, the strategy calls for IDA-supported activities to sharpen the focus on addressing inequalities in access to jobs and control over productive assets. And it steers activities and their monitoring towards IDA-country outcomes and results. Doing so requires strengthening the country-driven approach, developing a better understanding of what works, and leveraging partnerships, particularly with the private sector.

iii. **The WBG, through IDA, is uniquely suited to provide strategic support for work to close gaps between men and women, which is a complex task linked across sectors, requiring sustained long-term effort.** *First*, changing attitudes and behaviors related to gender identity takes time and requires unfaltering support. *Second*, IDA is able to draw on gender analysis and projects in all regions and inform both the public and the private sectors, and to identify both gender issues and outcomes that are particular to a specific region and those that are independent of cultural context and are representative of a heterogeneous set of countries. *Third*, IDA is able to draw on the analytical resources available in the WBG, which is helping push the knowledge frontier in areas such as identifying what works to close economic gaps between men and women, and what does not.

iv. **By its nature, closing opportunity and outcome gaps between men and women requires working across many sectors, highlighting the inter-linkages across the IDA Special Themes.** Progress on key indicators – such as girls’ school enrollment, maternal mortality, labor force participation, and asset ownership – also depend on investments in water, sanitation, transport, and access to financial services. While many agencies cover gender issues well in education and health, few can match the WBG’s effectiveness in the “harder” sectors of infrastructure, private sector development, agriculture, and financial service delivery – all essential to expanding women’s economic opportunity. In this context, the many cross-linkages across IDA’s special themes become particularly clear: closing gender gaps help set countries on a path toward more diversified economies; women’s responsibilities as stewards of natural and household resources position them well to contribute to climate change adaptation strategies; IDA’s work in situations of fragility, conflict and violence (FCV) seeks to prevent and mitigate

the effects of sexual and gender-based violence; and IDA's work on governance and institutions addresses legal inequities and increasing access to justice service delivery.

v. **Under IDA18, IDA proposes policy actions in five areas.** The WBG will target remaining first-generation gaps in human endowments, in particular maternal mortality and gaps in secondary educational attainment. Policy actions will also help remove constraints for more and better jobs for women, support women's increased access to financial services and control over assets, build the evidence base and increase operations that address issues of voice and agency, especially in FCS, and enable country level action for more and better data and evidence. Specific policy commitments in IDA18 include:

- **Target remaining gender gaps in human endowments:**
 - All applicable IDA18 financing operations for primary and secondary education will address gender-based disparities.
 - All IDA18 financing operations for maternal and reproductive health will improve the availability and affordability of such services.
- **Remove constraints for more and better jobs:**
 - At least 75 percent of IDA18 financing operations for skills development will consider how to support women's participation in and improvement in the productivity of their economic activity, and/or consider how to reduce occupational segregation.
- **Increase financial inclusion:**
 - At least ten IDA18 financing operations and advisory services and analytics (ASA) supporting financial inclusion will address gaps in men's and women's access to and use of financial services, and at least 12 Financial Inclusion strategies in IDA countries will sex-disaggregate reporting and put in place actions to target specifically women's financial inclusion.
- **Build the evidence base and address issues of voice and agency:**
 - The number of operations in fragile contexts that include gender-based violence prevention/response and linkages to livelihood activities will increase compared to IDA16 (See FCV paper for details).
- **Enable country-level action:**
 - At least six IDA countries will implement pilot data collection to gather direct respondent, intra-household level information on employment and assets.

I. INTRODUCTION: INVESTING IN WOMEN’S IMPROVED ACCESS TO JOBS AND ASSETS, AND SHIFTING THE FOCUS TO MEANINGFUL RESULTS

1. **A new WBG gender strategy was presented to the Board of Executive Directors in December 2015.** Based on consultations with more than 1,000 stakeholders in 22 countries from the public and private sectors as well as civil society, the strategy builds on past progress and reflects changes both in the global landscape and in the accumulation of evidence of what works to close gaps between males and females. Closing gaps can help set countries on a sustainable path towards more diversified economies, higher levels of productivity and better prospects for the next generation. At the same time, the private sector increasingly recognizes that closing gender gaps in employment and leadership can mean better talent, more productivity, innovation, a wider customer pool and ultimately a stronger bottom line. Not only is gender equality a desirable objective, it is also achievable. Evidence shows that public policies and business practices can close gender gaps and create a better environment for tackling adverse norms and expectations about female and male roles and ending discrimination against women and girls, especially the poorest.

2. **Yet, closing gaps between males and females rapidly and significantly in IDA countries has been elusive in essential domains.** In particular, women lag behind men in most measures of economic opportunity, which correspond to core areas that IDA operates in. The 2015 WBG gender strategy recognizes that stronger and better-resourced efforts are needed to address inequalities between females and males in access to jobs and control over productive assets, and seeks to address this by deepening the analytical and operational focus in these areas. The strategy also seeks to maximize the impacts of WBG efforts to close gender gaps in key development outcomes by steering activities and their monitoring towards measurable results. This shifts the emphasis sharply towards outputs that lead to meaningful results. Because when real-world results are achieved, remarkable things can happen:

- **In Bangladesh, investments in family planning led to improvements in women’s health, declines in child mortality, and increases in female labor force participation.** Further increases in female employment are estimated to raise GDP by almost two percent over the next decade.¹
- **In low-income countries, closing productivity gaps between women and men in sectors like agriculture adds to increases in output and growth in the overall economy.** A recent WBG study shows that women account for 30 to 80 percent of the agricultural labor force in Sub-Saharan Africa, yet female farmers are consistently less productive than male farmers.² This is not because women are inherently less efficient – they are not – but rather because they do not have the same access to productive assets and inputs. The gender gap in productivity, measured by the value of agricultural produce

¹ World Bank (2015). Bangladesh Development Update:
http://www.satp.org/satporgtp/countries/bangladesh/document/papers/Bangladesh_Development_Upadte_2015.pdf

² World Bank and UN (2015). The cost of the gender gap in agricultural productivity in Malawi, Tanzania, and Uganda. Washington, D.C, World Bank Group.

per unit of cultivated land, ranges from 4 to 25 percent, depending on the country and the crop. A recent joint report by the WBG's Africa Gender Innovation Lab and UN agencies estimates that closing the gender gap could result in gross gains to GDP of US\$100 million in Malawi, US\$105 million in Tanzania and US\$67 million in Uganda, and bring about other positive development outcomes such as reduced poverty and greater food security.

IDA's comparative strengths

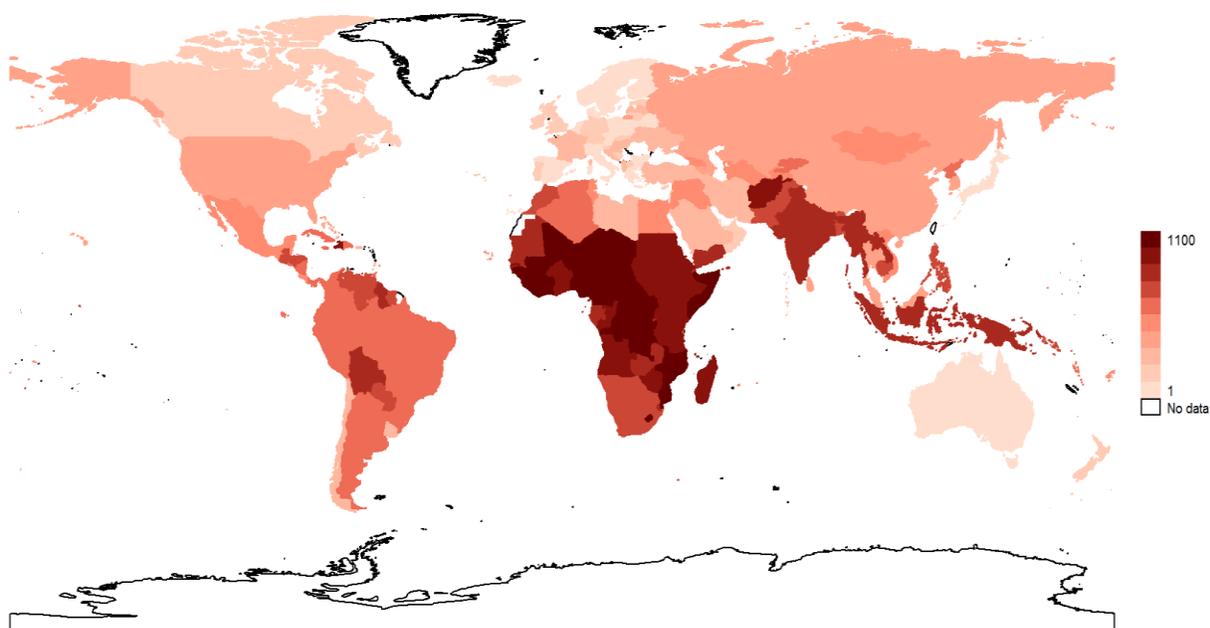
3. **The WBG, through IDA, is uniquely suited to provide strategic support for work to close gaps between men and women, which is a complex task spanning multiple sectors and almost always requiring sustained effort over long periods.** *First*, changing attitudes and behaviors related to gender identity takes time and requires unfaltering support. The WBG has the ability to apply lessons from different cultural contexts and to sustain activities through its financing instruments, policy analysis and advisory services. *Second*, by its nature, closing opportunity and outcome gaps between men and women requires organized assistance across many sectors. Progress on key indicators – such as girls' school enrollment, maternal mortality, labor force participation, and asset ownership – also depends on investments in water, sanitation, transport, and access to financial services. While many agencies cover gender issues well in education and health, few can match the WBG's effectiveness in the "harder" sectors. This is particularly true in infrastructure, private sector development, agriculture, and financial service delivery, which are essential to expanding women's economic opportunity – a main pillar for advancing gender equality. *Third*, IDA is able to draw on gender analysis and projects in all regions and inform both the public and the private sectors, and to identify both gender issues and outcomes that are particular to a specific region and those that are independent of cultural context and are representative of a heterogeneous set of countries. *Finally*, IDA is able to draw on the analytical resources available in the WBG, which is now helping push the knowledge frontier in areas such as identifying what works to close economic gaps between men and women, and what does not.

II. PROGRESS TO DATE

4. **IDA countries have made progress in closing gaps between men and women, girls and boys, especially in education.** On average, women now outperform men on several endowment-related indicators. For instance, in IDA-eligible countries in 2013, the average number of years that women could expect to live was 65, compared to 62 for men. While this average hides important variations with women in the poorest quintiles who are often the most vulnerable, the trend has been unequivocally positive. IDA countries have also made much progress in reducing gaps between boys and girls across various dimensions of education, including enrollment, completion of primary school, and transition to secondary school. In Sub-Saharan Africa and South Asia, girls' net enrollment in primary education increased by 18 and 21 percentage points, respectively, between 2000 and 2013. The most recent data show global net primary school enrollment rates at 90 percent for boys and 88 percent for girls. With a few exceptions, some with relevance for IDA, disparities in primary completion between boys and girls are now being eliminated too.

5. **But IDA countries still lag in critical areas.** First, serious first-generation issues remain in closing gender gaps in attainment of human endowments. In particular, the maternal mortality rate remains very high in many IDA countries. The adult lifetime risk of maternal mortality for women in Sub-Saharan Africa remains 1 in 38 (1 in 15 in Chad and 1 in 18 in Somalia), and in five countries (Burundi, Chad, Liberia, Niger, and Somalia) more than one-quarter of all deaths among women of reproductive age are due to maternal causes. Fifteen countries, all in Africa, still experience more than 500 maternal deaths per 100,000 births. And in education, remaining gaps in enrollment and completion – in both primary and secondary school – tend to be concentrated in low-income countries (often in specific regions within the countries) or in conflict related situations, both relevant for IDA.

Figure 1. Maternal Mortality Ratio (per 100,000 live births), 2015



Source: WBG Gender CCSA team based on data from WHO, UNICEF, UNFPA, the World Bank, and the United Nations Population Division.

6. **Second, increasing women’s and men’s participation in paid employment and increasing their income-earning opportunities and productivity, are central to the achievement of the twin goals of eliminating extreme poverty and boosting shared prosperity by 2030.** Yet, in most IDA countries today, data indicate that gender inequality in paid and unpaid work has been stubbornly persistent across multiple dimensions. Women in IDA countries are more likely than men to engage in low-productivity activities, be unpaid family workers, work in informal employment, and transition more frequently between informal employment and being out of the labor force. In South Asia, men are four times more likely than women to have a full-time job. Gender wage gaps are prevalent in all countries, including IDA, but the variance is large: for instance, in Mozambique and Pakistan, it is 20 percent, while in Côte d’Ivoire it is 80 percent. In IDA countries, men tend to dominate in construction, transport

and manufacturing, with women more concentrated in health, social work, education and basic services.

7. **Similarly, women's ownership of and secure access to physical/financial assets, also central to the achievement of the WBG twin goals, lag that of men's in IDA countries.** Women-owned firms tend to be smaller than men's, employ fewer people, and are more likely to be home-based. Studies often find that female-owned businesses are less productive than male-owned ones, not because women are inherently less efficient, but because of differences in sector, enterprise size, and capital intensity. Women's relative access to credit is an important driver of this gap, but non-financial barriers such as inadequate physical infrastructure and restrictive legal and regulatory frameworks also pose challenges. Only 20 percent of firms in IDA countries have female participation in ownership. Similarly, at 12 percent, the share of firms with women as top managers is low. Financial services are rapidly expanding, but big opportunities remain to be realized in financial inclusion. Among adult women and men in IDA countries more than 79 percent remained unbanked in 2014.

8. **Another factor holding back women's economic opportunity in IDA countries is their limited access to and use of technology.** Among IDA countries with data, some show stark differences in internet use between men and women. In Senegal, for instance, women are 44 percent less likely to use the internet than men. Similarly, women in some IDA countries are less likely to own or use mobile phones.³ This gender gap in access to mobile technology limits economic opportunity across several dimensions. For instance, many women in IDA countries live in a context of conflict, poor infrastructure and/or remoteness, where the access to mobile platforms can be the only way for women to avoid financial exclusion, to access current market information and to access relatively safer non-cash transfer systems.

9. **For several reasons, the work to improve women's economic opportunities remains a frontier area for IDA.** First, there are evidence gaps on interventions in economic opportunity. The WBG is now building a more robust knowledge base in this area through analytical work, piloting of approaches, and impact evaluations – with an emphasis on IDA countries. Second, this area calls for a joint approach between the Bank and the IFC, especially at the country level. Through the implementation of the new gender strategy, the WBG will work in an aligned way with the public and private sectors to demonstrate that gender-smart solutions can improve the economic outlook for both men and women.

10. **Finally, women and girls in IDA countries are also often deprived of voice and agency, with the incidence of gender-based violence alarmingly high, especially in FCS.** Giving women an equal voice and role in decision-making in societies and households is perhaps the most difficult part of the gender equality agenda. Success will require policies and public actions to change social norms, the law, and legal institutions, alongside programs to promote economic opportunities, social protection, and education. Engaging men and boys as key change agents, especially in supporting care work, dismantling norms that sanction violence against women, and promoting the benefits of gender equality for men and women are also necessary. These issues are closely related to the specific country context and cultural traditions. In IDA

³ International Telecommunications Union/ICT indicators database; GSMA Intelligence. <http://itu.int/en/ITU-D/Statistics/Pages/publications/wtid.aspx>

countries, the WBG can play a more effective role in four areas: enhancing the voice and agency of adolescent girls especially through school/training and health based operations; addressing gender-based violence in transport, extractives, citizen security, health, and urban and rural development; building the evidence base for changing adverse norms of masculinities, especially in FCS; and promoting and enhancing women's participation and decision making in service-delivery governance structures.

Progress against actions agreed under IDA17

11. Gender equality is one of the five special themes for the IDA17 Replenishment period (FY15–FY17). Building on the achievements of gender mainstreaming in IDA16, the WBG committed to step up the work to advance gender equality during IDA17.

12. Substantial progress has been made in implementing all of the IDA17 gender-related commitments. The WBG has: (i) adopted a new gender strategy, for the first time covering the full WBG; (ii) taken actions to improve the availability and quality of gender data in IDA countries; (iii) launched projects to address Gender-Based Violence (GBV) in FCS; (iv) strengthened the knowledge base of what does (and does not) work to close gender gaps; and (v) launched Gender Action Plans in all Regions.

13. To support the goals reflected in the IDA17 commitments, a range of steps have been taken to strengthen knowledge and results. Groundbreaking analytical work, such as the *Leveling the Field*, *Voice and Agency*, and *She for Shield: Insure Women to Better Protect All* reports, provide concrete evidence that empowering women and girls is a key factor for shared prosperity. An unprecedented number of impact evaluations have been launched or completed in IDA countries to generate evidence on how to close the gender gap in earnings, productivity, assets, and agency.

14. Data gaps in IDA countries are being filled. The dearth of data in IDA countries is a bottleneck in designing interventions to address disparities between males and females. IDA is working in a range of countries to build government capacity to collect more data and produce high quality sex-disaggregated statistics in a timely manner in key areas such as jobs and asset ownership. However, the progress is still uneven, and more and better sustained efforts are needed to assist countries in collecting the relevant data. IFC is working with clients in several IDA countries to produce more systematically sex-disaggregated data on both their workforce and customer base.

15. But there is still unfinished business. As more Country Partnership Frameworks (CPFs) are prepared under the WBG's new operational model, continued focus on having Systematic Country Diagnostics (SCDs) make better use of existing data to identify relevant gender gaps will be necessary. It will also be critical to have them identify key gender data gaps, their implications for the analysis, and an indication provided of what measures are proposed to fill these gaps with country statistical agencies. As SCDs are conducted, they will document the availability of sex-disaggregated data and identify which gender data gaps should be filled. Especially important will be establishing best practices on collecting high-quality, individual-level information in priority areas in household surveys, such as asset ownership and control,

time use, control over income, and employment, which will help client countries meet the increasing demand for this type of information as part of SDG5. Impact evaluations on women's economic empowerment have informed policy and operations, especially in Africa, but need to be expanded. Regional Gender Action Plans (RGAPs) were launched in all regions, with LCR and SAR being renewed during the development of the gender strategy in FY16. MNA, ECA and AFR will update their RGAPs to align with the new gender strategy in FY17. Implementation of the new gender strategy involves rolling out a tracking mechanism to better capture lessons and results throughout the implementation cycle and, critically, at the close of an IDA-funded project.

III. WAY FORWARD AND PROPOSED POLICY ACTIONS

16. **Investing in women's improved access to jobs and assets, and shifting the focus to measurable results.** Fulfilling one IDA17 commitment, a new WBG gender strategy was presented to the Board in December 2015. It now guides the work under the remainder of IDA17 and will be the chapeau for efforts under IDA18. Building on the framework in the 2012 World Development Report on Gender Equality and Development, the WBG will focus on four objectives: (i) improving human endowments (including reducing high maternal mortality rates and closing sticky "first-generation" gaps in school enrolment and attainment); (ii) removing constraints for more and better jobs (including a focus on enabling factors, such as better policy frameworks for care services, improving infrastructure and transportation, and reducing skill gaps and occupational sex segregation); (iii) removing barriers to women's ownership of and control over assets (land, housing, financial services and technology, with a special effort by IFC to work with IDA countries to promote women's access to financial products, technology and agricultural supply chains); and (iv) enhancing women's voice and agency and engaging men and boys (including increasing women's voice in service delivery and supporting efforts to reduce gender-based violence).

17. **The 2015 WBG strategy places a stronger emphasis on IDA country outcomes and results,** which requires: *strengthening the country-driven approach*, with better country-level diagnostics, policy dialogue, and sex-disaggregated data; *developing a better understanding of what works for gender equality*, by enriching the evidence base; building more systematically on what works, and bringing the evidence to task teams and clients; rolling out and using a more robust monitoring system; and *leveraging partnerships* for effective outcomes, particularly with the private sector and key UN agencies.

18. **The new WBG Gender Strategy emphasizes the importance of defining the gender gaps that CPFs focus on, the approaches to address and track them in the analytical and operational portfolio, as well as clear result-chains on gender equality at the project and strategy level.** It also highlights the critical role of country ownership since achievements on closing key gender gaps will only be sustained if they are integrated in countries' own development agenda and institutions.

The way forward

19. **As part of implementation of the WBG Gender Strategy, all Global Practices (GPs), Cross-Cutting Solutions Areas (CCSAs) and IFC departments are developing follow up notes for how they will implement the strategy to align the results they want to achieve with their intended actions.** The notes discuss those gender gaps that GPs can help close, highlight good practices and approaches in operational programs, and identify areas for which more piloting and research are needed. Five of these strategy follow up notes will be delivered early in FY17; the remainder will be delivered by the end of FY17.

20. **Recognizing that the private sector is central in the 2015 strategy's focus on jobs and assets, the IFC will use its investments and advisory services to help clients in IDA countries close gaps between men and women in their workforces, as customers, corporate leaders and in supply chains and in corporate leadership.** The private sector is essential in creating more and better jobs for women, but also in helping to eliminate key barriers to women's paid employment such as lack of safe transport and care services. IFC will work with clients to promote women's access to loans, savings and insurance services, along with digital payment platforms. IFC will also help clients better understand how to redistribute the responsibility of care for children, the ill, and the elderly so as to promote an increased share of women at all levels of the workforce, especially in male-dominated sectors. On the knowledge side, IFC will help clients better measure what works, and to collect sex-disaggregated company data.

21. **Fundamental components of the way forward include:**

i. More systematic diagnostics and monitoring

22. **Through the implementation of the new gender strategy, the WBG plans to address the gaps between men and women through a more systematic approach,** including: (i) enhanced country diagnostics that not only identify specific gender gaps but also probe into the underlining causes and constraints for those gaps; (ii) stronger alignment between the portfolio and the gender gaps identified in the diagnostics; and (iii) a new monitoring system for projects using an enhanced three-dimension gender tag and monitoring indicators throughout the project cycle.

23. **As elaborated in the Gender Strategy, the gender tag was revised with sharper definitions and questions that better link project-relevant gender gaps and those identified through the country engagement framework.** Progress will be monitored at entry and throughout project implementation and completion, including through a new gender development outcome rating in the Implementation Completion and Results Report. The trial phase for the new gender tag system is underway and working groups have been formed for the development of the revised rating criteria, relevant guidelines, and training. Following the successful completion of the trial phase, gradual roll-out is expected to start in FY17, with the first phase targeting Investment Project Financing operations.

ii. Making progress on knowledge

24. **To guide better concessional financing towards effective interventions to promote women's economic opportunity, progress must be made in IDA countries' availability and quality of data.** In addition, the knowledge base of what works in low-income country contexts must be expanded, and that knowledge must be applied to the design and implementation of IDA18-funded operations.

25. **To enable more and better gender data, work is needed to ensure that surveys yield individual-level information on employment and physical and financial assets, both in the public and private sector.** Household surveys must include better coverage of intra-household dimensions of ownership/control over physical and financial assets, employment and income. Enterprise and labor force surveys must better capture work and earnings. IDA is well-placed to be an effective catalyst and partner in this work.

26. **To improve the effectiveness of IDA18 operations, the WBG will increase investment to understand what works and what does not to close economic gender gaps.** In particular, further efforts will be made to build the knowledge base on frontier issues, including on jobs and assets, but also, for instance, in looking in FCS contexts at adverse norms of masculinity that perpetuate gender-based violence, or impact evaluations of multi-sectoral responses to gender-based violence.

27. **Finally, to increase the effectiveness of operations in closing gaps between men and women, the WBG Regional Gender Innovation Labs have invested in launching a large number of impact evaluations.** These rigorous, multiyear evaluations test initiatives to close specific gaps between men and women, most of them in jobs and assets. Over 75 impact evaluations are now underway or completed, with the large majority carried out in IDA countries. As these evaluations are finalized, they will greatly enrich the knowledge base and will enable operations financed under IDA18 to be designed with stronger knowledge of what works, and what does not, in closing gaps between men and women. A new research uptake strategy will be developed to support the use of the results in the design of operations under IDA18 and beyond.

iii. Exploiting interlinkages with the other special themes

28. **IDA18 provides an opportunity to explore and strengthen linkages between gender and the other special themes.** There is ample room to explore synergies with all other special themes, where a sharper focus on closing gaps between men and women can simultaneously accelerate progress against the other special theme objectives and advance gender equality (Box 1).

Box 1. Exploiting Interlinkages with the Other Special Themes

Jobs and Economic Transformation: Jobs is a cornerstone in the new gender strategy and a special theme of IDA18. As countries diversify and jobs move out of agriculture into other sub-sectors and value-chains, IDA-funded initiatives can help them break occupational segregation in the labor market, and help women access paid employment and move from low to higher quality jobs (productivity, earnings, working conditions, access to social insurance). There is also an important agenda to improve the quality of the mainly informal jobs they currently have. The types of interventions that are needed can be informed by ongoing Jobs Diagnostics – all 15 produced to date, including five in FCV-affected countries, draw on sex-disaggregated data as a step towards identifying actions that can bring about more, better and inclusive jobs and collect information on gender norms/occupational segregation. A next step should be to deepen the analysis in the new cohort of Jobs Diagnostics and to strengthen the linkages to policy dialogue in countries, with CPFs increasingly reflecting jobs challenges.

Climate Change: For the climate change special theme, women's responsibilities in households and communities, and as stewards of natural and household resources, position them well to contribute to livelihood and risk reduction strategies adapted to changing environmental realities. Adaptation efforts should include work to empower women, especially in the area of energy, forests and climate-smart agriculture, to support mitigation efforts, help communities actively prepare for potential climate shocks, and ensure that productivity gaps with men continue to close. Finally, some work suggests that males and females have different resilience strategies to cope with the effects of climate change. The effects on their lives, livelihoods and assets can be mitigated by having social safety nets, expanded participation in adaptation planning processes, and secure asset rights as part of resilience and disaster response. Commitments under the new WBG Climate Change Action Plan include planned efforts in integrating gender into climate screening tools, and undertaking analytical work around gender inequality, climate and poverty, including linkages with migration and fragility.

Fragility, Conflict and Violence: In situations marred by FCV, IDA's ongoing work, including in the Great Lakes region in Africa, seeks to prevent and mitigate the effects of sexual and gender-based violence. Under IDA18, an urgent agenda will be to build a larger knowledge base to understand the norms of masculinity and violence against women, with a particular focus on what can work for normative change. IDA can also do more to make the linkages between responses to gender-based violence and women's economic activities in project design. To strengthen the effectiveness of IDA, it will be important to include women fully in post-conflict transition operations, whether in the demilitarization and demobilization agenda or in fast-disbursing community-driven development projects. IFC is developing a gender framework for all projects in its conflict affected Africa states program in IDA countries that will allow operations to more fully take into account and reduce gender gaps. Finally, several ongoing crises highlight the challenge of large scale displacement, whether forced or voluntary, internal or cross-border. Displacement leads to distinctive risks and opportunities for males and females – such as increased risk of rape, violence, and forced conscription, or better opportunities for employment, education and voice. Data is scarce about most displaced populations, with the exception of refugees. That data indicate that the proportion of female refugees has gradually increased from 48 percent in 2011 to 50 percent in 2014 (UNHCR, 2014). In refugee camps today in central Africa, women represent over half of refugees. In these places, men tend to find jobs outside the camps, with women remaining to take care of children and other family members (UNHCR, 2011). IDA will need to be mindful of the important differences in how males and females are exposed to both risks and new opportunities when projects are designed to benefit refugees, internally displaced persons, and migrants, as well as host communities in FCS.

Governance and Institutions: The WBG's *Women, Business, and the Law* database collects unique data on laws and regulations on barriers to women's entrepreneurship and employment in 189 countries, helping identify the necessary entry points for legal reform. There are a total of 376 legal gender differences in the 63 IDA countries covered by the *Women, Business and the Law* database (excluding India). In 45 IDA countries, women are restricted from doing the same jobs as men. Meanwhile, gains in voice and agency remain uneven, especially in practice. IDA is removing barriers to women's ownership and control of economic assets by addressing legal inequities and increasing access to justice service delivery. IDA is also embedding important dimensions for women and girls in support to improve service delivery performance through SOEs and in strengthening health institutions' capacity to address pandemics, which can often have disproportionate effects for women, the primary caregivers in many IDA countries.

Proposed policy actions for IDA18

29. **We are proposing policy actions in five areas:** (i) Tackling gender gaps in human endowments; (ii) Removing constraints for more and better jobs for women; (iii) Supporting women's increased access to financial services and control over assets; (iv) Building the evidence base and increasing operations that address issues of voice and agency, especially in FCS; and (v) Enabling country-level action for more and better data and evidence.

i. **Tackling gender gaps in human endowments**

30. **Under IDA18, the first proposed policy action is to target remaining first-generation gaps in human endowments, in particular maternal mortality and gaps in secondary educational attainment, in IDA/FCS countries.** Specifically, *all applicable IDA18 financing operations for primary and secondary education will address gender-based disparities*, for instance, by incentivizing enrollment, attendance and retention for girls;⁴ and, *all IDA18 financing operations for maternal and reproductive health will improve the availability and affordability of reproductive health services*, for instance, by strengthened specialized training centers for rural-based midwives, improved nursing services, reducing incidence of child marriage, information on sexual and reproductive health and risky behaviors, and psycho-social services for survivors of gender-based violence (Box 2).

Box 2. Project Example with Innovative Approach for Tackling Gender Gaps in Endowments

The multisector, regional and IDA-supported *Sahel Women's Empowerment and Demographic Dividend Project* was launched in 2014 to support women and adolescent girls in increasing their access to reproductive, child and maternal health services – a critical issue for the six Sahel countries covered by the project (**Burkina Faso, Chad, Côte d'Ivoire, Mali, Mauritania, and Niger**), which have some of the world's highest birth rates and maternal and child mortality rates. The project works across the sub-region to improve the availability and affordability of reproductive health services, strengthen specialized training centers for rural-based midwives, improve nursing services, and pilot and share knowledge on adolescent girls' initiatives. It supports girls to continue their education, improve their knowledge of Reproductive, Maternal, Neonatal and Child Health and Nutrition, and increases the number of young women who participate in life-skills programs. Combined, these interventions can reduce fertility rates and child marriage, all factors that contribute to preventing women from prospering and formally contributing to economies, while also increasing demand for and access to family planning services.

ii. **More and better jobs**

31. **Under IDA18, the second proposed policy action is to work to remove constraints for more, better and inclusive jobs, through a number of actions.** Specifically, *at least 75 percent of IDA18 financing operations for skills development will consider how to support women's participation in and improvements in the productivity of their economic activity, and/or consider how to reduce occupational segregation*. Examples range from involving/consulting employers in the design of skills development programs, to providing incentives to training

⁴ We expect the majority of IDA18 operations in support of education to be part of the Education GP portfolio, but applicable interventions with high relevance for education will also be implemented in GPs such as Social Protection and Labor, Water and Health, Nutrition and Population.

providers to enroll women in training programs in which women do not traditionally enroll, to offering care services and other measures that shape their participation (Box 3).

32. **Complementing IDA’s actions, and in parallel, IFC will support clients in IDA countries to recruit, retain and manage talent by applying a “gender lens” to the company’s own workforce and its value chains.** This includes working with companies to close gaps in employment and leadership between men and women as well as labor standards across supply chains. IFC will conduct women’s employment client diagnostics and help clients, for example, institute family-friendly workplace policies, in particular related to care. In fragile countries, this could also include developing firm-level policies around gender based violence. Working with infrastructure companies, including in extractive industries, IFC will seek to enable more local supply chain sourcing from women-owned enterprises, develop strategic community investment programs, and enable them to hire more women into non-traditional and more profitable sectors.

Box 3. Project Examples with Results for Jobs

The World Bank’s *Adolescent Girls Initiative* promoted the transition of adolescent girls from school to productive employment through innovative interventions that were tested, and then scaled-up or replicated when successful. The program was piloted in eight countries including **Afghanistan, Haiti, Jordan, Lao PDR, Liberia, Nepal, Rwanda, and South Sudan**. Each program was designed and implemented to the country context to better address different constraints women face in accessing and sustaining productive employment. For instance, in Nepal, the *Adolescent Girls Employment Initiative* trained 4,410 young women, with livelihood training spanning 39 occupations across 44 districts in the country. Trainees received life skills training and were assisted with job searching and placement or were otherwise supported to start their own businesses. One year later, the treatment group increased their non-farm employment by 14 percentage points, with a total gain in employment of 47 percent compared to the control group. Average monthly earnings increased by approximately 45 percent for the 2010 cohort and 66 percent for the 2011 cohort. Future operations are expected to incorporate the lessons learned.

Example of IFC’s role: Despite **Papua New Guinea’s** extractives-led economic boom, an estimated 40 percent of the country lives in poverty. Rates of gender-based violence are among the highest in the world, with perpetrators rarely prosecuted. At 61 percent, women’s labor force participation is relatively high for the region, but with most jobs being low-skilled and informal, women face large earning gaps. IFC supports its investment client, NCS Holdings, Ltd, a catering and camp-management services company with advice on improving quality employment opportunities for women. IFC assessed the effectiveness of the firm’s existing gender policies and identified gender-smart measures to maximize bottom-line results. Following a diagnostic, which applied a global benchmarking and certification tool, IFC provided NCS a number of specific measures to achieve greater benefits from the employment and advancement of women. As a result, to date, the project has helped NCS increase women in senior management positions by 20 percent. Policies and procedures are now in place to support survivors of gender-based violence, leading to reduced turnover and lost workdays. As a consequence, NCS has realized substantial savings in recruitment and training costs, estimated at US\$50,000 per year.

iii. **Financial inclusion/entrepreneurship**

33. **Under IDA18, the third proposed policy action is to work to increase women’s access to financial services, as tracked by the Women, Business and the Law database.** Specifically, *at least ten IDA18 financing operations and ASA supporting financial inclusion will address gaps in men’s and women’s access and use of financial services;* and, at least 12

Financial Inclusion strategies in IDA countries will sex-disaggregate reporting and put in place actions to specifically target women's financial inclusion (Box 4).

34. **Complementing IDA's actions, and in parallel, IFC will work with financial institutions, such as commercial banks, microfinance institutions and insurance companies, to better serve women with financial services.** This includes identifying and pursuing scalable financing solutions for both female retail customers and women-owned or led small and medium enterprises, such as low-cost housing, microfinance, digital wage payments and insurance. IFC undertakes women's market and company diagnostics, and then develops implementation plan for clients including the design of a customer value proposition, internal training, market roll-out, and monitoring efforts. IFC will work with financial institutions to provide non-financial services to female entrepreneurs, helping build their financial, management and leadership skills, and with IFC clients to advise on ways to increase the share of women in boardrooms and management. IFC will also work with agribusiness clients to close productivity gaps between men and women in their supply chains. This includes "gender mapping" the business value chain, understanding key constraints and opportunities, developing implementation plans to address some of the key barriers to women's productivity, and establishing partnerships with businesses such as financial institutions and mobile technology companies.

Box 4. Project Examples with Results and Innovative Interventions on Financial Inclusion

The *Afghanistan Rural Enterprise Development Project* supported a large number of women between 2010 and 2013 to join savings groups with access to loans: nearly 60 percent of the new enterprise groups are made up of women with access to technical support for rural development projects. In Ethiopia, which is one of the most under-banked countries in sub-Saharan Africa, women entrepreneurs face higher barriers than men in accessing finance. The recent *Women Entrepreneurship Development Project* in Ethiopia seeks to increase the earnings and employment of small and medium enterprises owned or partly owned by participating female entrepreneurs in targeted cities, and to increase access to finance for women, even without using traditional collateral.

Complementary to IDA efforts in Laos, IFC is providing *Banque Franco Lao (BFL)* with a US\$5 million risk-sharing facility covering a loan portfolio of US\$10 million for women-owned Small and Medium Enterprises (SMEs). In tandem, IFC is implementing an advisory project that includes an assessment of the bank's internal capacities to lend to women-owned SMEs, development of a value proposition for the women-owned SME segment and a plan for non-financial services. Both investment and advisory services projects are part of IFC's Women Entrepreneurs Opportunity Facility. As a result, BFL is expected to increase its offering of products and services to women owned SMEs, including opening new deposit accounts and increasing its lending portfolio. IFC is replicating these projects in other IDA countries, including in DRC, Kenya, and Pakistan.

iv. **Voice and agency**

35. **Under IDA18, the fourth proposed policy action is to build the evidence base and increase the number of operations that tackle issues of voice and agency.** This includes addressing gender-based violence in key operations in transport, extractives, citizen security, health, and urban and rural development, and promoting women's participation and decision making in service-delivery governance structures (Box 5). Specifically, *the number of operations in fragile contexts that include gender-based violence prevention/response and linkages to livelihood activities will increase compared to IDA16* (please refer to the Special Theme paper on FCV for further details).

Box 5. Project Examples with Innovative Design and Interventions to Address Gender-Based Violence and to Support Voice and Agency

With IDA16 financing (US\$107 million), the *Great Lakes Emergency SGBV and Women's Health Project* is the first IDA project in Africa with a major focus on offering integrated services to survivors of gender-based violence. In addition, the project expands access to much-needed maternal and reproductive health services in **Burundi, Democratic Republic of Congo, and Rwanda**. The design of this innovative project drew on results from a rigorous impact evaluation that tested interventions to reduce gender-based violence. The project's grants are expected to benefit over half a million women and girls, most of whom live in the DRC. The project strengthens health services, often the main entry point for GBV survivors seeking help after their experience, and boosts access to antenatal care, skilled midwives and modern family planning. It also supports community-based organizations to provide both immediate and longer-term support to survivors and usher in changes to harmful social norms. Under IDA18, IDA will seek opportunities to adapt and replicate this project in other countries.

The recently approved *Great Lakes Trade Facilitation Project* seeks to advance synergies with the *Great Lakes Emergency* project by introducing an innovative approach to GBV and women's livelihoods in the context of a trade facilitation intervention. Funded by IDA17 (US\$79 million), the project supports women traders' safety by tackling harassment and violence at selected border posts. Specific interventions include developing gender-sensitive border infrastructure (inspection rooms, toilets, security cameras and so on) and introducing mechanisms to prevent and mitigate GBV during construction work. Interventions also include building capacity and strengthening accountability of border officials to better manage and report on GBV and harassment cases using state-of-the-art systems. The project also works to increase women traders' associations' voice in policy dialogue with Government. In a second stage, similar activities will be extended to **Burundi, Tanzania, and Zambia**.

v. **Enabling country-level action**

36. **Under IDA18, the fifth proposed policy action is to enable more and better gender data, including work to ensure that surveys yield direct respondent information on employment and physical and financial assets.** Surveys that cover households, enterprises and the labor force must better cover individual-level data on ownership/control over physical and financial assets, employment and earnings. This is essential for tracking the SDGs, and for informing SCDs and other diagnostic and research tools. The WBG has committed to lead a global effort to build the capacity of IDA countries to raise the quality and frequency of household surveys and expand efforts to build the capacity of national statistical systems (surveys, censuses, open data policies, indicators, etc.). This will include piloting the collection of direct respondent, within household data on employment and assets with a subsequent focus on scaling up the collection of sufficient data to inform economic policies on the country level. Specifically, *pilot data collection will be launched in at least six IDA countries to gather direct respondent, intra-household level information on employment and assets.*

Annex 1: IDA18 Commitments

OBJECTIVES	RECOMMENDATIONS/PROPOSED ACTIONS
GENDER AND DEVELOPMENT	
<p>Sharpen focus on closing gaps between women, men, girls and boys in country strategies and operations, and strengthen the data and evidence base to enhance impact towards gender equality</p>	<p>Human endowments/first generation gaps:</p> <ul style="list-style-type: none"> • All applicable IDA18 financing operations for primary and secondary education will address gender-based disparities, for instance, by incentivizing enrollment, attendance and retention for girls. • All IDA18 financing operations for maternal and reproductive health will improve the availability and affordability of reproductive health services, including for survivors of gender-based violence. <p>Removing constraints for more and better jobs:</p> <ul style="list-style-type: none"> • At least 75 percent of IDA18 financing operations for skills development will consider how to support women’s participation in and improvement in the productivity of their economic activity, and/or consider how to reduce occupational segregation. <p>Financial Inclusion/Entrepreneurship:</p> <ul style="list-style-type: none"> • At least ten IDA18 financing operations and ASA for financial inclusion will address gaps in men’s and women’s access to and use of financial services, and at least 12 Financial Inclusion strategies in IDA countries will sex-disaggregate reporting and put in place actions to target specifically women's financial inclusion. <p>Enabling country-level action:</p> <ul style="list-style-type: none"> • Pilot data collections will be launched in at least six IDA countries to gather direct respondent, intra-household level information on employment and assets.
FRAGILITY, CONFLICT AND VIOLENCE	
	<p>Voice and agency:</p> <ul style="list-style-type: none"> • The number of operations in fragile contexts that include gender-based violence prevention/response and linkages to livelihood activities will increase compared to IDA16.