



1. Operation Information

Operation ID P160594	Operation Name Albania Gender Equality DPF
Country Albania	Practice Area (Lead) Poverty and Equity

Non-Programmatic DPF

L/C/TF Number(s) IBRD-90320	Closing Date (Original) 31-Mar-2021	Total Financing (USD) 10,196,122.31
Bank Approval Date 14-Nov-2019	Closing Date (Actual) 31-Mar-2021	
	IBRD/IDA (USD)	Co-financing (USD)
Original Commitment	10,000,000.00	0.00
Revised Commitment	10,000,000.00	0.00
Actual	10,196,122.31	0.00

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2. Program Objectives and Pillars/Policy Areas

a. Objectives

The Program Development Objectives were to support the Government of Albania's efforts to enhance the policy framework for gender equality in access to economic opportunities, with a focus on:

1. Improving women's access to assets;
2. Leveling the playing field to enhance labor market opportunities for women; and



3. Strengthening institutional arrangements for gender-informed policy making.
(Letter of Development Policy in Signed Loan Closing package, June 21, 2019)

b. Pillars/Policy Areas

Original Policy Areas /Pillars Supported by the Program (as approved):

1. Pillar 1 focused on improving women's access to assets.
2. Pillar 2 focused on improving women's access to labor market activities.
3. Pillar 3 aimed at improving the gender focus of the government's budget and expanding tools to monitor gender outcomes.

c. Comments on Program Cost, Financing and Dates

The Albania Gender Equality in Access to Economic Opportunities Development Policy Loan (the Operation, DPO) from the International Bank for Reconstruction and Development was for a stand-alone operation (P160594). The approved amount was US\$10 million. The total amount disbursed was US\$10.196 million (the discrepancy between the approved and disbursed amounts reflects exchange rate fluctuations).

The DPO was approved on November 14, 2019, became effective on May 28, 2020, and closed on March 31, 2021, as originally scheduled.

3. Relevance of Design

a. Relevance of Objectives

The operation was relevant to the country context. While Albania had managed to graduate from being one of the poorest countries in Europe to upper-middle-income status after emergence from isolation in 1991, its economic progress, especially growth, was constrained by, among other things, long-standing gender gaps. Although Albania's laws were gender-neutral, and it scored high marks on most formal measures of gender equality (World Economic Forum 2021, and the World Bank's Women, Business and the Law Global Index 2022), de facto constraints on women's access to economic opportunities resulted in low female labor force participation rates, employment, and wages. Albanian women experienced high rates of domestic violence and financial dependence on men, and weak ownership of formally recorded financial assets. The lack of gender equity was determined to be the result of implementation gaps in the regulatory framework and long-standing social/cultural norms.

The operation was also relevant to the government's strategic goals. When the Albanian government made a strong commitment to narrow the gender gap in its economic development agenda and leverage the process for Albania's accession to the European Union (EU), it was an opportune time for the World Bank to engage with the government in bridging the gender gap through a DPO. The government passed several laws and appeared committed to implementing policies and programs that would be effective in bridging the gender gap and demonstrating Albania's readiness to meet the EU's gender standards. The government's efforts in bridging gender inequality were already being supported by several other development partners (EU, German Agency for International Cooperation [GIZ], UNICEF, UN Women, and the United States Agency for



International Development [USAID]). The French Development Agency (Agence Française de Développement, AFD) provided an additional Euro 50 million and a technical assistance package of Euro 1.5 million to enable the government to implement several activities supported in this DPO.

This DPO was consistent with government's National Gender Equality Strategy and Action Plan (2016-2020), which was adopted by Albania's Council of Ministers in October 2016 to boost the economic empowerment of women and men, augment women's participation in political decision making, reduce gender-based violence, strengthen the coordinating role of the government's Gender Equality Mechanism, and raise awareness of gender disparities. This Action Plan was complemented by a National Strategy for Development and Integration (2016-2020) that stressed the need to advance the rights of women and other vulnerable groups to health care, education, employment, and social protection; a National Employment and Skills Strategy (2014-2020) that focused on job creation; and an Economic Reform Program in 2018 (linked to EU accession) that targeted reforms to clarify land ownership and property registration, implement a cadaster (and e-cadaster), and enhance employment services and active labor market policies. These strategies were complemented by commitments to implement and monitor gender-based budgeting. The law on public financial management was amended in 2016 and established a requirement to review or introduce gender-based policies and monitor them through budget implementation and audit.

The operation was relevant to the World Bank Country Partnership Framework (CPF). This DPO was the first of its kind for the World Bank with an exclusive focus on gender. While neither the Albania CPF for 2015–20 (CPF) nor the Systematic Country Diagnostic for Albania (SCD 2015) listed gender equality as a key priority, gender was an integral part of their broader objectives. The CPF supported Albania's aspiration to achieve equitable growth and accede to the EU. Pillars 4 and 5 of the CPF focused on strengthening the institutional framework for inclusiveness, promoting the sustainability of land markets, and enhancing public sector transparency and accountability. The DPO contributed to these broader objectives by supporting the enforcement of the rights of married women to immovable property (which opened doors to business loans and equity), ensuring equal pay for equal work in businesses through public procurement, and incorporating gender-responsive budgeting in local and central government. Similarly, the DPO was aligned with the "Inclusion" pillar of the SCD covering the poor, youth, women, and Roma. Its pillars were in sync with the SCD's priorities, which included removing disincentives/barriers to employment, strengthening the business environment, fostering private sector development, improving governance and institutional quality, and creating conditions for faster growth and competitiveness. The pillars of the DPO directly addressed SCD priorities by focusing on raising the productivity of women workers and expanding employment opportunities for women.

The DPO was also aligned with the four priorities of the World Bank's Gender Strategy: (i) enhancing human capital, (ii) removing constraints to the creation of more and better jobs, (iii) erasing barriers to women's ownership and control of assets; and (iv) enhancing women's voice and agency and engaging with men and boys to support gender equality. Through its focus on female labor force participation and gender equality, the DPO supported poverty reduction and shared prosperity.

b. Relevance of Prior Actions

Rationale



Table 1: Relevance of Prior Actions
Objective 1: Improving women’s access to assets
PA #1: Notaries have been mandated to recognize the co-ownership of immovable property obtained during marriage under the community of property regime to protect the ownership rights of spouses in the process of transfer or inheritance of immovable property by: (a) verifying the marital status of the parties involved in the transfer of immovable property; (b) duly recognizing co-ownership in the notarial documents if immovable property was obtained during marriage; and (c) ensuring that acts of inheritance do not violate the co-ownership of immovable property obtained during marriage, as evidenced by the Notary Law 110/2018, dated December 20, 2018 and published in the official gazette on February 13, 2019.
PA #2: The borrower’s State Cadaster Agency issued guidelines for registration offices to correct the names in the files for immovable properties registered in the name of one spouse that are presumed to be co-owned to correct the under-registration of female co-owners in Albania’s existing property registries, as evidenced by the Order of the Director of the Borrower’s State Cadaster Agency 1150, dated June 3, 2019 and published in the official gazette on June 11, 2019.
PA #3: The borrower has: (a) established rules for authorizing, selecting, and financing primary and secondary nonprofit legal aid providers; (b) established a system for collecting and administering data on legal aid providers; and (c) created guidelines for contracting and supervising of legal aid that may support ownership and co-ownership in immovable property titles, as evidenced by Decision by the Council of Ministers No. 110, dated March 6, 2019 and published in the official gazette on March 15, 2019; and Ministerial Order No. 226, dated March 25, 2019.
Objective 2: Leveling the Playing Field to Enhance Labor Market Opportunities for Women
PA #4: The borrower, through its Public Procurement Authority, amended the standard bidding documents for public procurement tenders valued at 8 million Lek or more to raise awareness about the gender-equality aspects of the labor code by mandating that firms declare adherence to: (a) non-discrimination principles for collective employment and individual contracts; and (b) principles of non-discrimination, which include equal pay for work of equal value in order to foster more gender-equitable practices in the private sector, as evidenced by the Director’s Decision, dated June 20, 2019 and the Memorandum of Understanding between the Public Procurement Authority and the Borrower’s Labor Inspectorate, dated on June 14, 2019.
PA #5: (a) The budget transfer rule for municipal preschool budgets has been amended to shift from teacher-based to student-based financing; and (b) the Borrower has launched a pilot after-school enrichment program for students in grades 1-9 to improve the quality and availability of preschool and basic education and create opportunities for women with children to join the labor market, as evidence by Law 99.2018, dated December 3, 2018 and published in the official gazette on December 21, 2018; Ministry of Finance Instruction, dated January 17, 2019; and Ministerial Order 760, dated November 16, 2018.
PA #6: The Employment Promotion Law has been enacted to: (a) enhance the delivery of employment services to members of vulnerable groups as defined in Albanian law, including young women, single mothers, parents of children with disabilities, ethnic minorities, and victims of human trafficking and gender-based and domestic violence; and (b) provide subsidies for childcare services for women registered in the national employment services database to expand labor market opportunities for women, in particular vulnerable women, as evidenced by Law 15/2019, dated March 13, 2019 and published in the official gazette on April 3, 2019.
Objective 3: Strengthening institutional arrangements for gender-informed policy making
PA #7: The borrower has: (a) established procedures for monitoring gender-related public spending by local governments; and (b) integrated gender responsive budgeting into the Albanian Financial Management Information System (AFMIS) to better monitor gender-related policies and programs, as evidenced by Ministerial Guideline 22, dated June 30, 2018; and Ministerial Order 527, dated July 25, 2019, and published in the official gazette on July 28, 2019.



PA #8: The borrower has developed a Gender Equality Index and validated it with the European Institute for Gender Equality (EIGE) to improve the monitoring and evaluation of gender policies and programs, as evidenced by official communications from EIGE, dated September 5, 2019.

Rationale

Objective 1: Improving women's access to assets.

PA #1 was a new notary law that required notaries to formally record women's co-ownership of immovable property obtained during marriage. Despite equal rights or co-ownership of immovable property during marriage granted by the Family Code, cultural norms and weak implementation of regulations resulted in a low rate of formally registered immovable property titles/records for married women in Albania. Historically, lack of proper recording procedures led to gaps in the application of the law, and the exclusion of women's names from many property titles. According to 2016 data of the Life in Transition Survey (LITS), only 37.6 percent of women reported that they owned or co-owned immovable property, compared with 62.3 percent of men. The lack of a proper title to asset ownership was a key constraint in married women's access to finance for productive business activities, financial security, and bargaining power within the family. PA #1 would support PDO 1 by contributing to the enforcement of the Family Code, making women and men aware of their rights as co-owners of immovable property obtained during marriage, promoting the formal and accurate recording of women's titles to the immovable property they co-owned, and creating an electronic repository that was shared with other notaries. PA #1 had implications for inheritance, as women whose names did not appear on property titles were often denied inheritance rights. Although PA #1 was limited to married women and applied only to new transactions, it directly increased the share of married women's co-ownership of immovable property. In the absence of a formal, national public registry of asset ownership, notarized documents were critical in recognizing women's claim to immovable property. Women could use the notarized documents of title to apply for credit or loans. Thus, PA #1 narrowed the related gender gap, increased women's access to economic/financial assets (PDO 1) and contributed to greater gender equality in accessing economic opportunities (overall PDO). (Relevance of PA #1: Satisfactory)

PA #2 mandated that the new State Cadaster Agency correctly reflect (where relevant) the names of women as co-owners of immovable properties when requested to do so. This would enable Albania to have a formal national record of married women's asset ownership. It supported PDO 1 by helping to formally close the gender gap for married women's access to titles/claims to co-owned immovable property obtained through marriage in the past. By correcting the public record, PA #2 especially benefited a large share of married women whose names were either missing because of weak enforcement or who resided in rural areas where they were under pressure to abandon their ownership rights. According to the newly formed Cadaster Agency, of the four million property records in Albania, only 19 percent were digitalized with a valid owner ID. The State Cadaster Agency was a key institution for recording and guaranteeing the property rights of all Albanians. Once married women's titles to immovable assets were reflected in a national and publicly available electronic register, like men's, Albanian women could use their titles as collateral to access credit or loans for private or business use. This would foster greater gender equality in accessing economic opportunities. (Relevance of PA#2: Satisfactory)

PA #3 supported women's property rights by improving their access to legal assistance and representation. It supported PDO 1 as it would enable women who co-owned a title in principle but were unable to claim it formally to obtain appropriate legal help by expanding the availability of legal aid. The PA established rules for authorizing, selecting, and financing primary and secondary nonprofit legal aid providers; created guidelines for contracting and supervising of legal aid to support ownership and co-ownership in immovable property titles;



and put in place a system for collecting and administering data on legal aid providers. The minimum monthly fee for property transactions was high, at 7 percent of the average monthly wage or 15 percent of the minimum wage. Many vulnerable women, especially in rural areas, could not afford regular notary fees and preferred informal transactions that barred their access to the formal credit market for lack of a formal title to immovable property they already owned. Similarly, Albanian women who were victims of domestic violence or marginalized were unable to seek formal claims to immovable property they co-owned for lack of information or affordability. Through PA #3, the Albanian government, for the first time, committed to providing free legal support to vulnerable people, including women who could not afford it (Article 10-12 of the Law, PAD p. 19, footnote 37). The new law sought to assist women in need, as well as train and raise awareness among municipalities and various chambers (notaries, advocates, bailiffs, and so on) to improve women's access to legal aid to enforce their rights to immovable property. (Relevance of PA#3: Satisfactory)

Objective 2: Leveling the playing field to enhance labor market opportunities for women

PA #4 supported reforms through public procurement policies by mandating private employers bidding for government contracts to declare adherence to ending gender discrimination in employment and remuneration for women. PA #4 was a first step in the government's commitment to promote gender equality in private firms winning government contracts. By requiring the bidding firms to commit to non-discrimination in the hiring of women and equal pay for equal value of work, the government sent a positive signal to Albania's private sector, raising awareness about its commitment to gender equality in the workplace. PA #4 also aimed to strengthen compliance by introducing a commitment device for employers who participate in public tender processes, setting out their obligations to comply with the Labor Code and the duty of the Labor Inspectorate to monitor this compliance. In 2018, public procurement constituted 7.5 percent of GDP, representing a GDP share on par with the construction sector and greater than information technology and financial services combined, with potentially large multiplier effects to the wider economy. However, although PA #4 noted enforcement provisions through an MOU with the Public Procurement Authority and Labor Inspectorate, the PA and associated RI focused primarily on self-declaration rather than enforcement and compliance. (Relevance of PA#4: Moderately Satisfactory)

PA #5 aimed to expand the availability of childcare facilities for preschoolers and add a pilot program for after-school care to create labor market opportunities for women with limited access to childcare. The employment rate among Albanian women ages 15–64 was 14 percent lower than among men in 2017, driven by an 18 percent disparity in labor force participation rates. Women of lower socioeconomic status or in rural areas without access to formal or informal childcare services, or women whose workplace conditions did not accommodate childcare responsibilities, were intended to benefit from PA #5. The PA changed the financing formula for pre-schools with a limit of 18 students per teacher to reduce overcrowding in schools. If more women were confident in the quality of pre-school programs because of the reforms under PA#5, in principle, more women could work. However, as the ICR notes, PA #5's rationale – that a high student-teacher ratio was a constraint to women's labor force participation - was incorrect. It was not supported by analytic work, as about 79 percent of preschools already had the desired student-teacher ratio prior to the implementation of the operation. PA #5 also launched a government pilot program to add four hours per school day to help primary and lower secondary school children with homework and additional culture and sports activities. The goal was to reduce learning inequality among children by providing learning support while reducing the burden on mothers to care for their children after school. The contribution of the pilot program would support PDO 2 by enabling women to take up jobs from which they were previously excluded for lack of access to afterschool care. However, as it was only a pilot, there were no guarantees that there would be a budget for scaling it up and sustaining it. The overall results chain for PA#5 was weak. (Relevance of PA#5: Moderately Unsatisfactory)



PA #6 was intended to enhance the delivery of employment services to vulnerable and marginalized Albanian women who were excluded from the labor market for lack of job search information or who could not afford childcare. It would support PDO 2 by establishing an inclusive labor intermediation system for women, offering a variety of services such as increased job matching services for targeted groups; the possibility to tailor services to increase the employability of job seekers, for example by providing subsidies for childcare of registered eligible women; linking of women to relevant professional networks, profiling them and providing specific sources of employment information to increase their employability, and ultimately boosting their capacity to generate income and raising their living standards. The law prioritized young women, single women heads of household with dependent children, ethnic minorities, and victims of trafficking and gender-based and domestic violence. It was tied to the establishment of the National Agency for Employment and Skills (formerly National Employment Services) to manage both employment services and programs and vocational education and training. PA #6 was a critical first step towards levelling the playing field (PDO 2) by enabling disadvantaged women to search for existing vacancies and assisting them with training and other information to overcome skills deficits. PA #6 also supported PDO 2 by providing subsidies for childcare services for women, in particular vulnerable women, who were already registered in the national employment services database to expand their labor market opportunities. (Relevance of PA#6: Satisfactory)

Objective 3: Strengthening institutional arrangements for gender-informed policymaking.

PA #7 supported PDO 3 by establishing processes for monitoring gender-related public spending by local governments and integrating GRB into the AFMIS to better monitor gender-related policies and programs. PA #7 gave the government a fiscal tool for fine tuning its expenditures at the local and national levels, and across cross-cutting government departments and ministries involved in promoting gender equality. Through the annual reporting of program-specific Key Performance Indicators (KPIs), the government was to identify and quantify gender gaps. PA #7 provided guidance to line ministries and local governments on how to apply gender-specific objectives and their financing. The integration of GRB into the AFMIS aimed to improve the quality and timeliness of the monitoring of KPIs. As a result, GRB programs could monitor their progress at closing specific gender gaps, such as the access of women farmers to inputs and training in public agricultural programs. While monitoring was a commendable first step, for real change, the government would need to translate the information it gathered from the monitoring system into public expenditure programs that would eventually close the gender gaps. (Relevance of PA#7: Satisfactory)

PA #8 was relevant for PDO 3 because it helped the government to develop and validate a Gender Equality Index (GEI) that was harmonized with the EU's Gender Equality Index (EIGE). The latter facilitated comparisons and signaled major discrepancies that Albania needed to rectify to strengthen its prospects of accession to the EU. The GEI and its comparison with the IEGE also facilitated national awareness of areas where Albania lagged the EU significantly, thus applying natural pressure on the government to take timely corrective action. Again, while the development of the index was a commendable first step, for real change, the government would need to act on its findings through further steps that would reduce gender gaps. (Relevance of PA#8: Satisfactory)

Rating

Satisfactory

4. Relevance of Results Indicators



Rationale

Table 2: Results Indicators								
RI (no & desc)	Associated PA	RI Relevance	Baseline units/date	Target units/date	Actual value as of target date	Actual change in RI relative to targeted change	Most recent value available (if not target date)	RI achievement rating
PDO 1: Improving Women's Access to Assets								
RI #1: Percent of total records in the Albanian Digital Registry of Properties with a valid identification number and with the owner's female gender verified.	PA#2	S	16.4 % (2019)	20% (2020)	16.4% (2021)	Not achieved. 0% of targeted change		Negligible
PDO 2: Leveling the Playing Field to Enhance Labor Market Opportunities for Women								
RI #2: Percent of bidders in public procurement tenders that submit a self-declaration related to nondiscrimination in the workplace.	PA#4	MS	0% (2019)	85% (2020)	100%	Achieved. >100% of targeted change. The ICR presents additional evidence of relevant achievement		Substantial
RI # 3: Percent of municipalities with an average teacher-student ratio in preschool less than or equal to 1:18.	PA#5	MU	20% (2018)	56% (2020)	Incorrect target was stated. 2019: 79% 2020: 84%	Not relevant		Negligible
RI # 4: Percent of women, including those categorized	PA#6	MU	39% (2018)	45% (2020)	35% (2020)	Not achieved. -166% of	31% (2021)	Negligible



as vulnerable, that have been employed through the National Employment Services.						targeted change		
PDO 3: Strengthening the Institutional Arrangements for Gender-Informed Policy Making								
RI # 5: Percent of budget programs across all line ministries that comply with the review process established by the gender responsive budgeting guidelines.	PA#7	S	33% (2018)	54% (2020)	45% (2020)	57.1% of targeted change achieved by target date.	57% (2021) 63% (2022)	High
RI # 6: Percent of Key Performance Indicators for gender responsive budgeting programs that directly address documented gender gaps in the country.	PA#7	S	64% (2019)	75% (2020)	80% (2020)	>100% of target achieved by target date, but backsliding from target in 2021 and 2022	75% (2021) 68% (2022)	Substantial

Rationale for Results Indicators (RIs)

There were 8 PAs but only 6 RIs for this operation. PA#7 had 2 RIs (RI#5 and RI#6). There were no RIs to capture the impact of PA#1, PA#3, or PA#8. According to the ICR (p. 12), there were no clear, measurable baselines on which to establish indicators for these PAs.

PDO1 had 3 PAs and RI (RI#1) that tracked changes in the State Cadaster of Properties (national digital registry) to assess progress in women’s access to assets. In the absence of a regulation mandating electronic coordination between notaries and the national agency managing the State Cadaster, RI#1 could not have automatically reflected progress made by the notaries in registering or re-registering women’s right to a title (PA#1). Similarly, RI#1 was not a credible indicator for tracking progress in PA#3 that applied to a large number of nationally dispersed legal aid providers.

Progress as a result of PA #1 could have been measured by annual changes in the new electronic repository created by the new notary law. The latter required notaries to formally record women’s co-ownership of immovable property in an electronic repository and share it with other notaries. Tracking changes in the electronic repository could have been achieved with a relatively small budget, as the repository would be created and updated by the notaries on a regular basis anyway.

RI #1 was relevant for measuring PA #2’s impact on progress toward PDO 1, as the establishment of a digital registry of properties with a valid identification number and owner’s female gender verified (State



Cadaster of Properties) would establish a public record, narrowing the gender gap in ownership of immovable assets. In the absence of the State Cadaster, most married women's legitimate claims to co-ownership of immovable property could not be verified; this could deny them the right to use their title as collateral to obtain a loan/credit. RI#1 had baseline data for 2019. Per PA#2, as the names of women as co-owners of immovable properties were added by the new State Cadaster Agency to correctly reflect their titles digitally, new data would become available in real time to measure progress in PA #2. (Relevance of RI #1: S)

Progress towards PDO1 as a result of PA#3 was tracked using an intermediate indicator, monitored by the project team, on implementation of the Legal Aid law through the establishment of a Directorate of Legal Aid and provision of services by NGOs. Quantitative information on the number of NGOs providing Legal Aid services was not officially available at the time of project design.

RI #2 measured the share of private bidders in public procurement tenders that submitted a self-declaration related to gender nondiscrimination in the workplace. RI #2 weakly tracked PA #4's impact on progress towards PDO 2 as it only measured how many firms said they would foster gender equality, not whether or how they promoted gender equality in their workplace. In addition, PA #4 was limited to only a small share of private firms bidding for public procurement. While submission of a self-declaration form by these firms was not the same as actual changes they made in hiring more women employees or paying female workers equal pay for equal work, the ICR (p. 36) notes that the names of the winning firms were submitted to the Labor Inspectorate for monitoring compliance with the government's new gender equality practices. Hence, although not stated in PA #4, RI #2 introduced some degree of measurable accountability in supporting PDO 2. (Relevance of RI#2: MS)

RI #3 focused on the share of municipalities with an average student-teacher ratio in preschools and was not relevant for measuring PA #5's support for PDO 2. It is unclear whether the student-teacher ratio provision of PA #5 had any implication for PDO 2, as there is no evidence to confirm that high student-teacher ratios in preschools were a meaningful constraint to young mothers' participation in the labor market (ICR p. 22, para 39). Neither PA #5 nor RI #3 were relevant for the operation. (Relevance of RI#3: MU)

RI #4 measured the share of women registered and receiving work, including those categorized as vulnerable, through the National Employment Services (NES). While RI #4 was clearly measurable, it was not a robust indicator to track PA #6's impact on progress toward PDO 2, as it was overly sensitive to overall labor market fluctuations and varied widely in response to external shocks. The shortcoming in design of this indicator became apparent when the pandemic struck in 2020. Achievement of RI #4 collapsed from 48 percent in 2019 (which was greater than the 2020 target of 45 percent) to 35 percent, as the total proportion of women registering with the NES (the denominator for the indicator) escalated that year. (Relevance of RI #4: MU)

RI #5 was the share of budget programs across all line ministries that complied with the review process established by GRB guidelines, a relevant measure for PA #7's impact on progress toward PDO 3. The data for monitoring RI #5 was available as a part of the budget. It measured achievement of PDO 3 by capturing the strengthening of institutional arrangements for gender-informed policymaking. (Relevance of RI #5: S)

RI #6 was the share of KPIs for GRB programs that directly addressed documented gender gaps in the country, a good measure of PA #7's impact on progress toward PDO 3. Data for the baseline, target, and



actuals were available. The KPIs guided the government to make larger allocations to sectors with higher gender inequalities. By helping to connect the KPIs with GRB, RI #6 strengthened the institutional arrangements for gender-informed policy making, thus supporting PDO 3. (Relevance of RI #6: S)

Neither RI #5 nor RI #6 were adequate for gauging PA #8's contribution to PDO3 as they measured GRB's domestic budget-related institutional arrangements. The project team later noted that it was not possible to use the score/value of the Gender Equality Index (GEI) as an RI, as calculations for the score, through under way at the operation's design stage, were confidential until they had been validated. This left the operation without a measure of PA #6's contribution to achievement of the objective.

Rating

Moderately Satisfactory

5. Achievement of Objectives (Efficacy)

OBJECTIVE 1

Objective

Improving women's access to assets

Rationale

Efficacy under PDO 1 is rated Moderately Unsatisfactory. Only RI#1, which measured the impact of PA#2, attempted to track progress toward the PDO. There were no adequate RIs to measure the impacts of PA#1 and PA#3. However, additional information in the ICR demonstrates some meaningful progress as a result of PA#3.

RI#1 measured the percent of records in the Digital Property Registry with a valid identification number and with the owner's female gender specified. The State Cadaster Agency was housed within the Prime Minister's office, signaling its importance to the government, but the political will to implement it was lacking. The digitization process stalled, and the EU's project financing did not become available. Furthermore, the COVID-19 pandemic struck a month after the DPO became effective. At closing, there were no new data available to show progress in achieving the target for RI #1. (Achievement rating RI #1: Negligible)

According to the ICR (p. 12), there was some progress in the implementation and institutionalization of PA #1 and appreciable progress as a result of PA #3. At the time of the January 2021 Implementation Status and Results Report, the Notary Electronic Registry was in place with 81 percent of notaries connected (PA#1). The project team later added that the team monitored the number of notaries trained as a supplemental indicator throughout implementation, and that by February 2022 all notaries had been trained and connected to the electronic system. However, no information is provided on notaries recognizing co-ownership of immovable property. Free legal aid to women, supported by PA #3, increased, and monitoring of their services was in place in 2021. A Directorate for Legal Aid (Free Legal Aid Directorate, FLAD) was set up in 2020 and fully staffed in 2021. From 2020 to 2021, the provision of free legal aid increased from 4,191 cases



to 8.153 cases, and 69 percent of users of free legal aid were women. In addition, 12 non-governmental organizations were authorized to provide legal aid, covering 95 percent of the country.

Based on Negligible achievement of RI#1 (which measured the impact of PA #2), little evidence of progress as a result of PA#1, but some additional evidence of the impact of PA#3 on progress toward PDO 1, the efficacy of PDO 1 is rated Moderately Unsatisfactory.

Rating

Moderately Unsatisfactory

OBJECTIVE 2

Objective

Leveling the playing field to enhance labor market opportunities for women

Rationale

Efficacy under PDO2 is rated Moderately Unsatisfactory. It had three RIs measuring progress as a result of three PAs. Achievement of the target for RI#2 is rated Substantial based on additional information provided in the ICR. Achievement of RI#3 is rated Negligible, as it tracked the impact of a PA (PA#5) that was not relevant to the objective. RI#4 was not a meaningful measure for gauging progress as a result of PA#6.

RI #2 measured the share of firms self-declaring non-discrimination on the standard bidding document and achieved 100 percent compliance. However, it did not measure whether the winning firms indeed implemented gender equality. However, additional information in the ICR (pp. 22 and 35) confirms that the government made a credible commitment to gender equality through an agreement between the Public Procurement Agency (PPA) and the State Inspectorate of Labor Services (SILSS). Every three months, the PPA shared the list of government contract winners with the SILSS, which inspected 40 percent of all winners and reported violations related to gender discrimination. In 2021, six related administrative proceedings were initiated resulting in one dismissal, and five firms were blacklisted. As the government went the extra steps toward enforcing compliance in gender equality in firms winning government contracts, the achievement rating is accordingly adjusted upwards. (Achievement rating RI #2: Substantial)

RI #3 is rated Negligible as there is no evidence that preschool student-teacher ratios were a meaningful constraint to women's participation in the labor market. Moreover, the baseline and target for RI #3 were mis-specified. The project team later added, however, that the after-school pilot program has been re-launched and expanded following the pandemic, financed through the state budget and AFD, and the Bank has continued to engage with the Ministry of Education on early childhood education reform. (Achievement rating RI #3: Negligible)

The target of 45 percent for RI #4, which measured the share of women who were employed through the NES, was not achieved. Compared to the 2018 baseline of 39 percent, achievement was only 35 percent. Most of the slippage was due to the surge in women registering with the NES in 2020 when the COVID-19 pandemic first broke out (47,000 applicants in 2021 compared to 37,000 in 2019). Many women were seeking income protection from job loss instead of new work. There were also fewer placements in 2020 and 2021 (12,000 in 2021 compared to 15,000 in 2019, ICR p. 23). The NES record of placements measured by RI #4 could not appropriately distinguish between changes due to NES efforts to place registered women and



significant reductions in the RI due to large numbers of new applicants during a recession (2020 and 2021). The project team later added that implementation of the Employment Protection Law produced "significant transformation" of the NES, laying the foundation for a "best practice employment intermediation and activation service," and that the Bank's support was crucial to these reforms. However, data have not been provided to demonstrate PA #6's contribution to achievement of the objective. (Achievement rating RI #4: Negligible)

Rating

Moderately Unsatisfactory

OBJECTIVE 3

Objective

Strengthening institutional arrangements for gender-informed policy making

Rationale

Efficacy under PDO 3 is rated Moderately Satisfactory. The absence of an appropriate RI for PA#8 or any additional evidence of progress as a result of PA#8 pulled down the rating.

RI #5, which tracked the share of budget programs across all line ministries that complied with the review process established by GRB guidelines, achieved 57 percent of the target in 2020 due to the pandemic. However, the target was surpassed in 2021 and 2022. (Achievement rating RI #5: High)

RI #6 measured PA #7's impact on progress toward PDO 3. It tracked the share of KPIs for GRB programs that directly addressed documented gender gaps in the country. This helped the government to adjust budgetary allocations annually towards sectors where gender gaps as flagged by the KPIs were the highest and thereby make progress toward PDO 3. At 80 percent in 2020, it surpassed the target. However, there was backsliding in 2021 and 2022, explained in the ICR (p. 37) by an increase in the total number of KPIs (the denominator). (Achievement rating RI #6: Substantial)

Although there was no RI for PA #8, the ICR and later discussion with the project team noted that the first GEI report was widely disseminated, and an update report was completed in 2022 and is scheduled for publication in 2023. Furthermore, the GEI informed Albania's new National Strategy for Gender Equality 2021-2030 (published in 2022), as several of the GEI's sub-components were used to measure achievement of the goals of the previous Strategy.

Rating

Satisfactory

Overall Achievement of Objectives (Efficacy)

Rationale



With one objective rated Satisfactory and two objectives rated Moderately Unsatisfactory, overall efficacy is rated Moderately Unsatisfactory.

Overall Efficacy Rating

Moderately Unsatisfactory

6. Outcome

Rationale

As the Relevance of PAs rating is Satisfactory (S) and the overall Efficacy rating is Moderately Unsatisfactory (MU), the overall Outcome rating is Moderately Unsatisfactory (MU). The overall outcome rating is pulled down by the weak achievement of targets for RIs across two of the three PDOs, reflecting a combination of design issues, impact of the pandemic that delayed/disrupted implementation in some cases, and lack of political will.

a. Rating

Moderately Unsatisfactory

7. Risk to Development Outcome

A major risk to the operation's development outcome is related to reform of the newly formed State Cadaster Agency, which is housed in the Prime Minister's office and has become politicized. Given that no progress was made on new registrations of women's titles to immovable property since the approval of the DPO, there is a risk that the government may either abandon or postpone digitalizing immovable property records altogether. According to the ICR (p. 20), EU pressure and funding have failed to move this critical agenda forward. The absence of a digital public record of women's ownership or claim to immovable property obtained through marriage is among the most important constraints to women's access to assets that can improve their economic opportunities.

Several of the other reforms are well established, with few risks to sustainability. Examples include the notary law, Free Legal Aid Directorate, Public Procurement Agency, and Labor Inspectorate. However, given that these are only small first steps in the direction of the related PDOs, it is important for the government to ensure adequate staffing and funding to build and sustain initial progress. This includes the pilot program that added four hours per school day to help primary and lower secondary school children with homework and other activities, as there is a significant risk that funding may not be available to scale up and sustain the program.

8. Assessment of Bank Performance



a. Bank Performance – Design

Rationale

The Albania DPO was unique as it was the first Bank operation focused exclusively on gender. Given that there was little prior experience to guide its design, the Bank deserves credit for developing an innovative program to support Albania's efforts in bridging its gender gap. The timing was opportune, as the government had demonstrated strong commitment and motivation to move on the gender equality agenda in substantive ways. In addition, the pressure of EU accession and the combined efforts of a number of donors presented a good entry point for the Bank. Albania's gender-neutral laws were a major advantage, as they eliminated some risks and delays involved in reforms usually requiring legislative change. Instead, the government could focus on creative implementation to achieve the objective of increased gender equality to generate economic opportunities for Albanian women.

With the exception of the school daycare PA, which had no analytic foundations, the design of the DPO was informed by a large body of analytic work (detailed in the program document Report 134780-AL, 2019, page 29). The Bank held consultations with donors (the EU, GIZ, UNICEF, UN Women, and USAID). The World Bank and AFD operations were moving in parallel, with AFD expected to play a key role as it had a larger loan (EURO 50 million plus Euro 1.5 million for TA). However, the outbreak of the pandemic and delays in the AFD loan becoming effective led to the suspension of the additional activities planned within the AFD-led TA. These activities included pilots with NAES to support rural women; improvements in the labor inspectors' checklists for gender-related discrimination, and gender-sensitive training to inspectors, among others, and would have cemented progress in the implementation of the PAs. The AFD loan was not effective even after the completion of the ICR (ICR, p. 29).

Given that the gender-focused DPO required a multisectoral approach, the Bank held consultations with a wide range of stakeholders in relevant government departments, including the Ministry of Finance and Economy, Ministry of Health and Social Protection, Ministry of Education, Sports, and Youth, and Ministry of Justice, as well as local governments. These consultations informed the selection of policy areas and prior actions. The national consultations were complemented by regional discussions focusing on gender disparities and women's economic inclusion. To build consensus for the government's efforts in promoting gender equality, the World Bank's Umbrella Gender Facility for Gender Equality Trust Fund also funded a coordinated regional effort that brought together government officials (finance ministers and other policy makers involved in the gender equality agenda) from the Western Balkans and representatives of development agencies in Vienna in May 2018. The Albania delegation included the deputy minister of finance and the deputy prime minister. This preparation and consensus-building enriched the choice of policy areas.

Despite these efforts, there were major design shortcomings that affected not only the final outcome but were also a missed opportunity to use the Bank's first gender exclusive DPO to alleviate key constraints to women's participation in the labor market.

The choice of PA #5 and its related RI (#3) is an example of a quality-at-entry issue that points to lack of proper analytic work to inform the Bank about the real constraints to women's participation in the labor force. The ICR confirms that the premise underlying PA #5 - that inadequately staffed preschools were the reason for women's low participation rates - was incorrect. About 79 percent of preschools already had the



desired student-teacher ratio prior to implementation. The Bank missed an important opportunity to select a PA that would get to the heart of women's low participation in the labor market.

Design challenges were also evident with respect to RIs, including the absence of RIs to measure the contribution of three of the eight PAs to the PDOs. In some cases, the team specified intermediate indicators that, despite not being formally recorded as part of the results framework, were regularly monitored and reported.

The Bank was overly optimistic about the government's commitment to the digitalization process at the State Cadaster Agency. The latter's being housed in the Prime Minister's office created the mistaken impression that the digitalization of the cadaster was a high priority item for government. According to the ICR, the Bank underestimated the politics surrounding the cadaster. Although PDO 1 was supported by three PAs, the Bank designed only one RI for PDO 1 tied exclusively to the digitalization of the cadaster. At the time of the ICR's preparation, the Bank could only report that the outcome was uncertain (ICR, p. 20).

The time horizon required for some of the reforms aimed at levelling the playing field for women's participation in the labor market was longer than this single operation. The reforms related to the new employment services to place vulnerable, especially rural, women who had been excluded from the labor market (PA #6) were commendable but could be expected to produce results only in the medium- to longer-term. The targets of the RIs could have been selected accordingly (more modest) to reflect meaningful movement along the results chain. The ICR itself notes that a programmatic series of loans was better suited for this type of operation (p. 29). The project team later added that, recognizing this issue, the team generated an "extended Results Framework" spanning a longer time horizon and including further reforms to ensure that greater and sustained impact over time could be measured. Information from this extended results framework was not provided.

Bank Performance -- Design is therefore rated Moderately Unsatisfactory. The contribution of three of the eight PAs toward the PDOs could not be measured by any of the six RIs, requiring the ICR and project team to add additional evidence, where available, to monitor and assess the effectiveness of the operation. A key PA that could have helped to alleviate an important constraint to labor market participation for the majority of Albanian women was not evidence-based and was incorrectly defined. These major shortcomings reflect design issues that should have received more attention, especially as this was the Bank's first operation focused exclusively on gender.

Rating

Moderately Unsatisfactory

b. Bank Performance – Implementation

Rationale

The implementation of the DPO was constrained by the COVID-19 pandemic, which struck Albania around the same time as the loan became effective in May 2020. Several activities were disrupted or not started in the early stages of the pandemic. The PA related to the NES program for vulnerable women was heavily affected when large numbers of unemployed persons registered, seeking more income protection than employment. The



NES resources/budget for employment support were reallocated from targeted support for vulnerable women to unemployment benefits and broad-based support. The after-school pilot program was suspended.

Most other activities of the DPO stalled for reasons other than the pandemic, including political will (cadaster) and design flaws (PA #5).

The ICR notes that due to the pandemic, in-person missions were not possible. The lone monitoring mission occurred in March 2021, two months before closing. The project team later added that, despite the challenging environment, the team sustained uninterrupted communication and engagement with counterparts, providing just-in-time advice to the authorities during all of 2020, engaging through Trust Fund financing for technical assistance, and documenting the process of dialogue throughout the operation to support other World Bank teams interested in implementing gender-focused reform programs.

Rating

Moderately Satisfactory

c. Overall Bank Performance

Rationale

Given that Bank Performance -- Design is rated MU and Bank Performance -- Implementation is rated MS, the overall Bank Performance rating is MS. The main shortcomings were design issues related to a flawed PA and three PAs whose progress towards the PDOs could not be measured by the six RIs of this DPO. The disruption caused by the pandemic impacted implementation, though the Bank team maintained communication and support despite challenging circumstances.

Overall Bank Performance Rating

Moderately Satisfactory

9. Other Impacts

a. Social and Poverty

Through its spotlight on gender, especially on vulnerable and poor women, the DPO directly addressed and achieved certain social and poverty outcomes. There was tangible progress in improving women's access to assets, targeted at poor and vulnerable women (especially those suffering from domestic violence). PA #3 focused on free legal aid including through NGOs, and PA #6 on the Employment Promotion Law, with its focus on targeted employment programs for women with limited financial means, directly benefited the targeted groups. Gender responsive budgeting, and improved KPIs aimed at gender gaps, also helped to promote awareness regarding the government's commitment to gender equality and paved the way for corrective measures to improve poverty, gender, and social impacts.



b. Environmental

There was no intended or reported direct impact on the environment by the DPO.

c. Gender

The DPO was exclusively focused on gender. The fact that Albania already had gender-neutral laws helped in impacting gender equality in three ways. One, women's access to co-owned immovable assets was improved, thus facilitating married women's access to finance and business opportunities. This was achieved through the new notary law and free access to an expanded legal aid network for poor and rural women who were previously excluded because of access and affordability. Two, vulnerable women who were previously excluded from the labor market benefited from PAs that provided easier and more affordable access to job-search and training. And three, gender gaps were closed through gender-responsive budgeting and institutionalization of the link between GRB in public expenditures and changes in gender equality on the ground. The government signaled its commitment to gender equality by establishing a system to adjust budgetary allocations annually towards sectors that had the largest gender gaps flagged by KPIs designed to identify them.

d. Other

10. Quality of ICR

Rationale

The ICR presents a fair overview of the project with well-organized tables and a figure with the theory of change. It is candid in its assessment of how some PAs and targets were overly ambitious and how lack of political will compromised achievements related to the State Cadaster. However, it sidesteps the discussion of basic design issues of the operation. After noting that a critical PA and related RI supporting PDO 2 were incorrectly identified, it does not acknowledge that this affected achievement of the PDO. Similarly, there is little substantive discussion of appropriate RIs, an issue which in some cases prevented measurement of impact of PAs with major implications for assessing outcome. There is no discussion of the role that other partners/donors played on the ground.

a. Rating

Modest



11. Ratings

Ratings	ICR	IEG	Reason for Disagreement/Comments
Outcome	Moderately Satisfactory	Moderately Unsatisfactory	The overall PA rating is S (same as ICR) and the overall Efficacy/Achievement rating is MU. At least 3 PAs did not have appropriate RIs to measure their contributions, and one PA and RI were incorrectly specified.
Bank Performance	Moderately Satisfactory	Moderately Satisfactory	
Relevance of Results Indicators	---	Moderately Satisfactory	
Quality of ICR	---	Modest	

12. Lessons

While having several shortcomings, this DPO demonstrates the potential to advance gender equality through the use of policy-based lending. The intent to coordinate the DPO with capacity-building support from development partners was well conceived, even if the support itself did not materialize in this case.

The DPO demonstrates the criticality of investing more time and effort in identifying meaningful results indicators and investing in data to generate the evidence necessary to track impact and demonstrate the potential of a gender-focused DPO.

13. Project Performance Assessment Report (PPAR) Recommended?

No