

Good Practice Note

Integrating gender into Development Policy Loans¹

Policy and institutional reforms supported by Development Policy Lending (DPLs) can create opportunities for positive changes in gender equality. But gender inequalities in opportunities and voice can sometimes create the risk that the social costs of adjustment fall more heavily on women and other disadvantage groups.

This note focuses on how gender can be integrated into DPLs. It provides a checklist of points and practical examples along the key steps of the DPL process. The note is structured as follows: the first section looks at the corporate commitments for integrating gender into DPLs; the second section looks at how to integrate gender into the various steps of the DPL process and provides recent good practice examples; and, the third section clarifies how the gender dimensions of DPLs are reviewed and rated.

What are the corporate commitments on gender in DPLs?

The Corporate Scorecard requires that at least 55 percent of all World Bank lending operations are gender informed. Updates on this indicator, as for all the indicators monitored in the scorecard, are published annually.

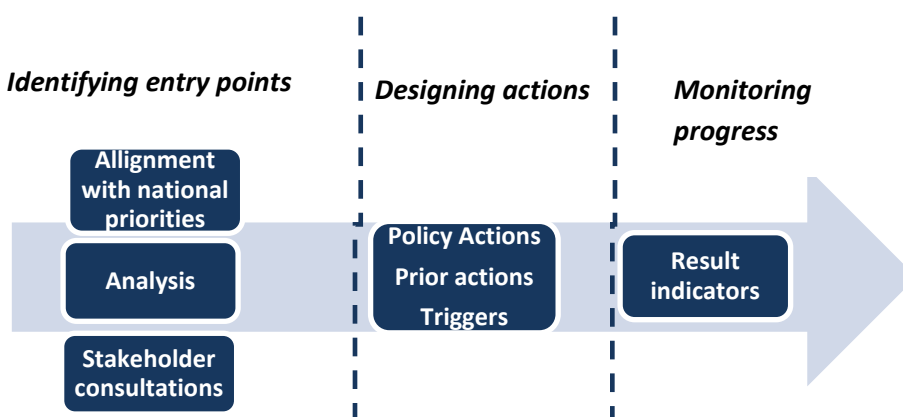
Moreover, at least 60 percent of *IDA operations* should be gender-informed. Progress on this indicator will be tracked as part of the IDA16 results measurement system.

DPLs should assess the poverty and social impact of the reforms supported by the loan (OP 8.60). This can also assess whether the impacts could differ between men and women.

What are the steps to integrate gender into DPLs?

Gender can be integrated into the underlying analysis and consultation, the design and content, and/or the monitoring and results framework (Figure 1).

Figure 1: Integrating gender into the DPL process



¹ This note was prepared jointly by OPCS and PREM, and benefited from several rounds of discussions with the Gender and Development Board. The note presents an informal summary of good practice as of June 2012, and does not constitute Bank operational policy or mandatory procedures.

Step 1: Identifying entry points

The objective of the first step is to identify and understand the key gender issues that are raised by the policy reforms supported by the DPL. Table 1 provides a checklist to identify entry points for integrating gender.

Table 1: Checklist to identify entry points for integrating gender		
Alignment with national strategies	Underlying Analysis	Consultative process and actions taken
<ul style="list-style-type: none"> ✓ Do national strategies highlight key disparities? ✓ Does the CAS recognize gender inequalities in the policy areas supported by the DPL? ✓ Are international commitments (like MDGs or CEDAW) relevant? 	<ul style="list-style-type: none"> ✓ Do existing country diagnostics highlight key inequalities? ✓ Is PSIA planned – can the analysis be gender disaggregated? 	<ul style="list-style-type: none"> ✓ Do both female and male representatives participate in discussions? ✓ Are the Ministry of Women’s Affairs and gender-focused civil society organizations included?

Gender considerations can emerge by looking at national priorities related to the reforms that the DPL aims to support. For example, in the case of Turkey, the CPS flagged the presence of gender inequalities in the labor market, which in turn led to a gender informed DPL (box 1). Another example is the use of international commitments like the MDGs or CEDAW, which can provide the basis for integrating gender into discussion (Box 2). Gender issues can also emerge during discussions with stakeholders.

Box 1- Using the CPS as an entry point: Turkey restoring equitable growth and employment DPLs (2010 and 2011)

The DPLs support reforms for fostering employment and looks at gender issues in line with the CPS, which supports labor market reforms, intended to increase labor force participation rates for women and youth. The analytical underpinning of the DPLs includes a study on “Female Labor Force Participation in Turkey: Trends, Determinants, and Policy Framework” (2009), which analyzed the constraints faced by Turkish women in the labor market.

Box 2- CEDAW as an entry point to engage in gender informed reforms

The Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) is a primary vehicle for monitoring and advocating gender equality. It is about civil rights, the legal status of women, reproductive roles and the impact of cultural factors on gender relations and on barriers to advancement of women. To date, nearly all countries (except Iran, Palau, Somalia, Sudan, Tonga, and the United States) have ratified CEDAW.

There are many cases where CEDAW has helped win tangible gains for girls and women. Kyrgyzstan and Tajikistan reformed their land code in line with CEDAW as a result of an advocacy campaign by women’s groups and the media. In 1988, CEDAW helped influence Turkey’s domestic violence act. Turkey’s Constitutional Court also annulled requirements that husbands give permission for a wife’s professional activities, making extensive references to CEDAW. In Ghana, advocacy campaigns by Sisters Keeper and other NGOs led to the adoption of the domestic violence act based on CEDAW standards.

Governments that have ratified or acceded to the Convention submit national reports on measures they have taken to comply with their treaty obligations, which are available at <http://www.un.org/womenwatch/daw/cedaw/reports.htm>. Additionally, the Commission on Human Rights provides [reports based on fact-finding](http://www.ohchr.org/EN/Issues/Women/SRWomen/Pages/CountryVisits.aspx) made by the Special Reporter on violence against women (<http://www.ohchr.org/EN/Issues/Women/SRWomen/Pages/CountryVisits.aspx>).

The background analysis can reveal the types of constraints that men and women face, whether and how the reform(s) will have a gender differentiated impact, or whether gender gaps already exist in the policy area targeted by the reform.

Relevant gender analysis can be found either in the country gender assessment or in existing studies, for example among those that underpin the DPL (Public Expenditure Reviews, CEM, or other ESW).

Box 3-The role of analysis in integrating gender into DPL: Indonesia seventh DPL (2010)

The PSIA revealed that the DPL program can help improve gender equality, in particular, through strengthening of a National Community Empowerment Program which promotes women’s participation in rural areas. Additionally, the reforms of targeted social assistance is expected to improve the targeting of poor households, especially vulnerable households with practical and strategic gender needs such as households with pregnant women or headed by women. The analytical research and field experiments will consider the targeting outcomes, such as the legal status of female-headed households, and the gender impact of holding community meetings.

The analysis and the PSIA underpinning the DPL can provide a gender disaggregated analysis as appropriate (See Box 3, and guidance note on PSIA).

Key results from the analysis can also usefully inform the Government’s consultation process, which constitutes another entry point for integrating gender into the DPL. The Government should be encouraged to ensure that such consultations include both male and female representatives of the various social groups directly affected by the reform. The consultation process could also include the Ministry of Women’s Affairs and gender-focused civil society organizations.

Step 2: Designing actions with gender lens

The analysis and consultations may reveal that men and women face different constraints and potential impacts from the proposed reforms. Broadly speaking, the reforms can be designed to:

- *Directly target existing gender inequalities* – Examples include:
 - *Pakistan PRSC 2 (2007)*, which includes the revision of three laws that constrain female labor participation as prior action
 - *El Salvador public finance and social progress DPL (2011)*, which supports gender specific prior actions/triggers to protect women (see box 4)

Box 4- Designing with gender lens: combining gender targeted prior actions and trigger: El Salvador public finance and social progress DPL (2011)

The DPL (first of a series of two single-tranche programmatic DPLs) supports reforms for the protection and the inclusion of vulnerable groups. In line with the national strategy to support vulnerable groups, particularly women, the DPLs set in motion a series of gender specific prior actions/triggers. Prior actions to the first DPL include decrees to promote gender equality on political participation and for identifying priority areas for Government intervention and for public resources allocation and to strengthen the prevention and punishment of crimes against women. Triggers for the second operation include “advancement in the implementation of the gender equality law, by piloting a methodology for gender perspective in the Budget formulation process in at least three Government programs”.

- *Support actions that can narrow existing gender disparities in the face of a reform-* Examples include:
 - *Mexico Strengthening the Business Environment for Enhanced Economic Growth DPL (2011)* , which supports reforms to streamline business regulations. Reducing the points of contact with officials, addresses, to some extent, bribery and gender discrimination problems faced by female entrepreneurs.
 - *Egypt Third Financial DPL (2010)* supports financial sector reforms (including micro-finance). The measures supported by the DPL are gender- informed and, as reported in the PSIA, will benefit female headed enterprises and women’s access to finance.
 - *Albania Social Sector reform DPL (2011)* supports measures to improve the targeting of identifying potential safety-nets beneficiaries. Focus groups during the PSIA and other qualitative evidence had revealed that the current system was potentially arbitrary, often to the disadvantage of women.

- *Support actions to reduce and eliminate the adverse impacts identified in the PSIA-* The gender analysis might point to the need for compensation or changes in the design.
 - For example, the first *Serbia programmatic public expenditure DPL* included an extension of the nominal pension freeze as a short term measures to improve the system’s sustainability. To address concerns raised by the protracted pension freeze, a PSIA was conducted to inform the second DPL of the series. Women on survivor’s pensions were most likely to be vulnerable if their husbands were at the low end of the pension spectrum. The analysis also confirmed the strain in which all poor pensioners are living due to a combination of factors, of which the pension freeze was only one. Against this background, the lump sum payment to all pensioners receiving less than a certain amount has contained the poverty impact. Additionally, the second DPL supports a new pension law (triggers for the second DPL), which also raises the value of the minimum pension, protecting women on survivor’s pensions.

- *Support institutional reforms-* For example, Pernambuco (Brazil) Expanding Opportunities, Enhancing Equity DPL (2012)² includes a prior action to create a permanent women’s secretariat. The Secretariat started as an agency with an advocacy role. The DPL supports the secretariat’s technical skills for policy formulation.

Step 3: Monitoring progress using gender related indicators

Result indicators measure the impacts of the prior actions expected at completion. These can include indicators to track:

- Impacts of mitigation measures identified in the PSIA—for example, the *Indonesia seventh DPL* includes the proportion of female heads of households that received social assistance [baselines in 2009: 57% - post program target in 2012: 60%].
- Program related results—for example, the Brazil Pernambuco DPL looks at the number of public employees who have received training on gender issues (Baseline 2011: 600 professionals trained-target 2012: 2,000) and at the creation of regional coordinators in the 12 development regions of the state (Baseline 2011: 0-target 2012: 12)

² See <http://go.worldbank.org/3NYSUCTZ40> and press release at <http://www.worldbank.org/en/news/2012/03/22/wbbrazil-over-5-million-pernambuco-residents-benefit-growth-social-inclusion-program>

Reviewing and rating the gender content of DPLs³

Whether an operation is gender-informed depends on a consideration of three dimensions: analysis, actions, and M&E. If at least one dimension considers gender as indicated in Figure 2, then the project is deemed gender-informed.

Figure 2: Asking whether a DPL is gender informed: does the operation....

Analysis	<ul style="list-style-type: none">• Identify and analyze gender issues relevant to the reforms and related actions supported by the DPL?• Report findings of country/regional gender diagnostics (gender assessment, PSIA) relevant to the reforms and actions supported?• Reflect the results of consultations on the DPL reforms and actions supported with women/girls/men/boys and/or NGOs?
Actions	<ul style="list-style-type: none">• Show (i) that gender inequalities in areas of relevance to the DPL do not exist; or (ii) how the action supported are expected to narrow existing gender disparities?• Include specific or targeted reform and actions that address the needs of women/girls or men/boys?• Propose actions to reduce potential gender differentiated impacts identified in the PSIA?
M&E	<ul style="list-style-type: none">• Propose the collection of at least one gender disaggregated indicator to monitor progress?

IF AT LEAST 1 ITEM FROM THE CHECKLIST ABOVE IS INCLUDED THEN THE PROJECT IS GENDER- INFORMED

Starting from July 2012, the extent of gender integration will be self-assessed by TTLs. At the activity initiation stage, TTLs will be asked to reply to the following questions:

- Analysis and/or consultation on gender related issues:
Yes No
- Specific actions to address the distinct needs of women and girls, or men and boys, and/or positive impacts on gender gaps:
Yes No
- Mechanisms to facilitate monitoring and/or evaluation of gender impacts:
Yes No

If “Yes” is selected for any of the three dimensions, this will create a gender flag. The reply to these questions will be updated at concept note and appraisal stages.

³ See also the note “New flag to facilitate tracking of gender in operations”