Regional Gender Action Plan for the Middle East and North Africa Region
FY13-FY16

Summary

The Middle East and North Africa (MENA) region is experiencing a time of momentous change. Some countries are in the midst of a profound political, economic, and demographic transition, others are striving to emerge from protracted conflict, yet others are experiencing internal tensions and rising demands for more citizen voice. This period of change and uncertainty presents challenges and opportunities, including with regard to gender issues. Yet some governments may not prioritize gender issues, while in others there could be a regression.

With this backdrop, the MENA Regional Gender Action Plan (RGAP) is part of the World Bank’s institutional commitment to operationalize the policy priorities identified in the WDR 2012 and the regional companion to the WDR 2012. The MENA RGAP will require that the Bank be nimble and practical in its approach to advancing gender equality in the region.

The MENA Regional Gender Action Plan (RGAP) provides a two-pronged approach to supporting MENA countries in advancing gender equality:

- **Prong 1: Through Country Programs** – In all countries, country assistance strategies will be informed by gender diagnostics. Where government commitment to advancing gender equality exists, and the government invites the Bank to support its efforts at the country level, the Bank can do more. In those countries, Bank analytical work, policy advice and financing will be grounded on available gender data and sound diagnostics.

- **Prong 2: Championing Dialogue** - Country dialogue and partnership will be central to advancing gender equality in the region and in safeguarding previous advances. The Bank will leverage its convening power, form strong partnerships with a broad set of stakeholders, and provide a platform for dialogue and debate based on solid analytical underpinnings. Given the Bank’s stand that addressing gender issues is critical for development, including for poverty reduction and shared prosperity, this prong of the MENA RGAP will be especially important in countries where there is limited government ownership of this agenda.

The MENA RGAP’s two pronged approach translates into regional targets, which will be met through the implementation of specific actions by the MENA Region. The implementation of the RGAP will be a region-wide effort, with sectors and country management units at the forefront. Section 1 of this note highlights the main gender issues in the region and sets out the rationale for the MENA RGAP. Section 2 presents the four pillars of the action plan and Section 3 lays out accountability mechanisms for achieving the MENA RGAP’s targets.
Context and Rationale for the MENA RGAP

The MENA region is experiencing a period of momentous change and uncertainty, with profound political, economic, and demographic transitions in some countries (Egypt, Libya, Tunisia, Yemen); others striving to emerge from protracted conflict (Iraq, Palestinian Territories, Syria); and yet others facing economic strains, unemployment and rising citizen demands (Jordan, Lebanon). Throughout the region, men and women are calling for increased voice and participation in the economy and society. This period of uncertainty and change presents challenges and opportunities, including with regard to gender issues. Many countries, faced with these myriad challenges, may not prioritize gender issues in the short- or medium-term. Other countries are debating identity, and the role of women in the economy and society.

The Bank is stepping up its efforts in supporting gender equality. The Bank will need to be nimble and practical in its approach to advancing gender equality in the region. In particular, the Bank will need complement its operational support through country programs with efforts to leverage its convening power, form strong partnerships with a broad set of stakeholders, and provide a platform for dialogue and debate based on solid analytical underpinnings. These additional efforts may hold the key to effective, on the ground Bank support for gender equality in the region.

Complementing the World Development Report 2012: Gender Equality and Development (WDR 2012), the regional companion, Opening Doors: Gender Equality in the Middle East and North Africa provides key analytical underpinnings for the MENA RGAP. The report focuses on the challenges and reform priorities for gender equality in the MENA Region. Following the approach of the 2012 WDR, it argues that “gender equality is smart economics” in MENA, as it is around the world. The report draws on economic analysis of quantitative data from MENA, qualitative research, and other international evidence to analyze gender challenges and identifies four broad priority areas for policy action to promote gender equality in the Region.

1. Sustaining impressive achievements in human development and bridging the remaining gender gaps.

Since 1970, countries in the MENA region have recorded the fastest progress in human development in the world. Five MENA countries (Oman, Saudi Arabia, Tunisia, Algeria, and Morocco) were in the top 10 fastest movers over the 40-year period. As a result of these advances, the health and education status of women in the region now compares favorably with other developing countries. In the coming period, it will be paramount to keep focus on these achievements, with an emphasis on the quality and market relevance of education. This is an important foundation not only for gender equality, but also for the overall development prospects of the region. Moreover, progress on the gender equality agenda across and within MENA has been uneven and critical gaps remain in some countries. Just as they have relatively lower per capita incomes, Djibouti and Yemen have lower human development outcomes than the rest of the Region. Variations also occur within countries as well. For instance, female youth in Upper Egypt have illiteracy rates of 24 percent—twice those of their male counterparts and 10 percentage points higher than the national average for young women.
2. **Fostering women’s economic opportunities by removing constraints to participation in the formal labor market and nurturing entrepreneurship.**

MENA’s conservative gender norms and an institutional framework that sometimes formalizes unequal rights for women limit women’s opportunities to participate in the economy by limiting their mobility and occupational choices, as well as their agency and voice within and outside the home. Combined with an economic structure that incentivizes women to stay at home or work in the public sector, limited options in the private sector, and a skills mismatch, these factors imply very low rates of female participation in the workforce. Even the few women who participate find it difficult to get a job and face high rates of unemployment. Unemployment rates are especially high among young people. These constraints are also reflected in MENA’s wide gap between female and male unemployment rates. Over the last 25 years, this gap doubled from 5.5 percent (1985) to more than 10.0 percent (2010).

In this context, reforms to boost private sector led job creation and create a diverse set of opportunities will help bring more women into productive employment. Reforms are also needed in the education system to bridge the mismatch between what is learnt in schools and what is demanded by the market. Finally, entrepreneurship provides a means for economic empowerment for women that may be more compatible with conservative gender norms. Thus, facilitating women’s entrepreneurship through greater access to finance, training in business skills and expanding access to markets, can expand the scope for women to participate in the economy.

3. **Giving women greater voice and legal agency.**

In several countries in the region, women’s ability to exercise agency within and outside the home is restricted by the letter, interpretation and implementation of laws. These include low or no legal minimum age of marriage, limited access to marital property, and guardianship laws (including the requirement of the guardian’s permission to work) that restrict women’s ability to make decisions, and their mobility outside the home. Labor laws and regulations in some countries restricts the hours and occupations that women have access to, and some, paradoxically make it more expensive to hire women. Furthermore, while the rest of the world has witnessed an expansion in female participation in civil society and politics in the last half century, women in the MENA region hold only about 15.7 percent of the seats in parliament.

Absent attempts to relax such legal constraints to women’s agency, reforms to expand women’s access to economic opportunities may have a limited impact. Even where the letter of the law is relatively equitable, much needs to be done in terms of implementation, effective enforcement and equitable access to justice. Women’s participation in political and civic organization can also enhance their voice in public life.

4. **Promoting evidence-based policy making and greater public access to data.**

Region wide, there is very limited access to relevant nationally representative data in the public domain with the exception of Iraq, the Palestinian Territories, and the Republic of Yemen. As a result, it is difficult to identify country-specific gender gaps and inform policy. Furthermore,

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1 Women in Parliaments database, 1st February 2013, Inter-Parliamentary Union, 2013
there are many complex and inter-related factors that influence outcomes for women, especially as relates to the labor market. To truly understand which constraints are most binding, and what interventions can have the maximum impact, rigorously evaluated policy pilots are critical as a learning tool. Very few such policy pilots have been conducted in the region. It is also critical for gender disaggregated data to be made public and accessible by all — MENA is one of the regions with least public access to data, including gender disaggregated economic and social data.

The environment arising from the Arab Awakening has created an unprecedented window of opportunity for change. Facing popular pressure to be more open and inclusive, some governments in the Region are considering and implementing electoral and constitutional reforms to deepen democracy. These reforms present an opportunity to enhance economic, social, and political inclusion for all. They also present an opportunity to advance or at a minimum preserve these rights for women, who make up half the population. However, the outlook remains uncertain and there are significant risks that in some countries the gains of the past may be lost.

In this context, the Bank must strategically identify opportunities to advance gender equality as they become available, while building on its comparative advantage of analytical work and development financing and forming crosscutting partnerships. The Bank will leverage its convening power to work with partners to provide a neutral platform for informed debate and dialogue with traditional and non-traditional stakeholders. The Bank is also well placed to develop country-level, and context-specific analysis and policy advice that can help MENA countries find nuanced, innovative and context-appropriate development solutions to further gender equality in these uncertain times.

The commitment and momentum for implementing the gender equality agenda at the World Bank is high. With the publication of the 2012 World Development Report on Gender Equality and Development, Senior Management has reiterated its strong support for translating the messages of the WDR into a framework for action. In MENA, the release of the MENA regional companion report is being accompanied by a similar push for operationalizing the gender agenda, with accompanying commitments. That being said, the Bank’s ability to make a real difference will be predicated on our ability to act strategically and flexibly where windows of opportunity arise, and where there is a significant commitment and interest from country governments. To translate the vision of the MENA RGAP into reality, staff and country officials at the forefront of country dialogue and programs are expected to take the lead.
MENA Regional Gender Action Plan

Objective of the RGAP

The MENA Regional Gender Action Plan will encourage MENA Bank staff in grounding policy advice on sound gender diagnostics and analytical work and through timely evidence from the field and reflecting them in country assistance strategies and country programs. It will also deliver on the Bank’s corporate commitments to gender equality (see Annex 1). Depending on country context and priorities for reform, countries in the Region may need to undertake complementary and coordinated efforts on multiple fronts.

Given the regional context, the MENA RGAP envisages a two-pronged approach to help sectors and country units identify strategic entry points and action areas to focus their efforts.

- **Prong 1: Through Country Programs** - In all countries, country assistance strategies will be informed by gender diagnostics. Where government commitment to advancing gender equality exists, and the government invites the Bank to support its efforts at the country level, the Bank can do more. In those countries, Bank analytical work, policy advice and financing will be grounded on available gender data and sound diagnostics.

- **Prong 2: Championing Dialogue** - Country dialogue and partnership will be central to advancing gender equality in the region and in safeguarding previous advances. The Bank will leverage its convening power, form strong partnerships with a broad set of stakeholders, and provide a platform for dialogue and debate based on solid analytical underpinnings. Given the Bank’s stand that addressing gender issues is critical for development, including for poverty reduction and shared prosperity, this prong of the MENA RGAP will be especially important in countries where there is limited government ownership of this agenda.

The MENA RGAP sets regional targets and is supported by specific actions that will be undertaken by the region to help meet these targets.
**Prong 1: Country Programs**

1.1 Strengthening diagnostic and analytical work in priority areas
1.2 Bolstering data collection, data access, monitoring and evaluation
1.3 Informing country assistance strategy
1.4 Deepening gender across the portfolio

**Prong 2: Championing Dialogue**

2.1 Regional analytical work on priority areas
2.2 Forging strategic partnerships with traditional and nontraditional stakeholders
2.3 Leveraging the Bank’s convening power

**Advancing Gender Equality in the MENA Region**
PRONG 1: COUNTRY PROGRAMS

Pillar I: Strengthening Diagnostic and Analytical Work in Priority Areas

Pillar I Commitments for FY13-FY16:

- One gender related diagnostic (stand alone or embedded in another ESW) per CAS cycle in each MNA Country where the Bank has an active program
- One piece of analytical work on priority sector per FY through FY16: priority must be given to sectors where gender issues are yet to be mainstreamed like transport, access to justice, and infrastructure

The Bank’s MENA region has invested heavily in gender diagnostics and analytical work across the region. This reflects the fact that in some MENA countries there are few other diagnostic pieces prepared by local researchers and analysts, and hence a limited basis for policy makers. Annex 1 provides an inventory of Bank prepared gender analytical work that has been completed between FY10-FY12. Most of the analytical work is focused on policy priority areas with an emphasis on labor markets, and in many cases, is mainstreamed within other AAA products, such as poverty assessments and youth reports. Due to the lack of access to data or the public availability of data, diagnostics for some countries are dated.

Ideally, diagnostics will be increasingly prepared by local policy analysts, think tanks, and researchers. The calls for greater citizen voice offer an opportunity for more analysis and public debate – which will only be informed if objective and dispassionate analysis exists. A critical input to such analysis is the availability of data, where many MENA countries lag behind. The Bank is prepared to make a significant contribution, and to integrate gender in AAA across all sectors, and wherever data are available to support this analysis. This will include integrating gender analysis into traditional AAA as well as pushing the margins into new areas where little rigorous analysis has previously been done and applying innovative methods to look at cross-cutting issues. The region has several pieces of analytical work in the pipeline for FY13-FY14 that are gender focused or that integrate gender:

- Standalone gender assessments or policy notes are planned for Morocco, Yemen, and Jordan.
- The Egypt Jobs study and the Tunisia Youth and Regional Inequality reports will both integrate gender.
- An integrated poverty and inclusion assessment for Iraq is planned.

**Gender diagnostics and analysis will contribute to better designed country programs and projects.** For example, in the broader area of female entrepreneurship, work being planned under the Enhancing Microfinance Outreach Amongst Women and Youth in MENA project will deepen analysis on demand-side constraints to microfinance in MENA. This work will include a gender disaggregated demand analysis for Egypt, Morocco, and Tunisia consisting of: i) demand-side surveys; ii) focus group discussions; and iii) existing household survey analysis that uncovers barriers to accessing and using the formal financial system. Key emphasis will be placed on understanding the financial needs of women and youth and determining if there are gender based differences and constrains in access and usage of micro financial services. Similarly, in order to better guide future operations in supporting value chains in horticulture, MENA ARD is exploring the possibility of an ESW on women’s role and contribution in the production and processing of high-value fruits and vegetables.
A robust dissemination strategy for analytical work is critical to leveraging policy dialogue and strengthening mainstreaming in lending. Knowledge sharing among staff, clients and external partners is critical and will be encouraged. Existing fora and dissemination channels will be leveraged to ensure broad outreach, such as the Chief Economist’s and seminar series and relevant sector weeks.

To help country and sector teams meet the regional targets the following support will be offered to country teams:

1. CMUs will program for gender diagnostic in country strategies. The diagnostic can be stand alone or mainstreamed in another analytical product.
2. SMUs will make special efforts to ensure that sector-led analytical reflects available gender data to the extent possible and is sensitive to gender issues.
3. To share findings and encourage high quality diagnostics, the Chief Economist’s Office will showcase innovative gender analytical work as part of its seminar series. Each year at least two pieces of analytical work will be highlighted.

**Pillar II: Bolstering data collection, data access, monitoring and evaluation**

**Pillar II Commitments for FY13-16:**

- Support countries in improving country-coverage of access to nationally representative sex-disaggregated data to 40% of MENA countries (Current status: 20% - Iraq, Palestinian Territories, Yemen)
- Launch at least three rigorous impact evaluations over the coming three years to build an evidence base, wherever there is government demand.
- 100 percent of World Bank supported survey data to be made publicly available in the micro data catalogue within a year of completion of field work.

Data access is a major issue across the Region, with the exceptions of Iraq, the Palestinian Territories, and Yemen. Making national statistical data available and systematic learning from rigorously evaluated policy pilots can provide invaluable lessons identifying country-specific gender gaps and formulating nuanced policy interventions are challenges. To fill some critical data gaps, the Bank’s MENA Region has invested in data collection efforts in Egypt, Morocco and Tunisia. Box 1 provides an overview of data availability in MENA.
Box 1: MENA: Review of data sources for gender-disaggregated analysis and indicators

IRAQ: Iraq Household Socio-Economic Survey 2006-07 (LSMS); 2012
YEMEN: Yemen Household Budget Survey 2006, Demographic and Health Survey 1991-92
REGIONAL: Arab Barometer Surveys, World Values Surveys, Life in Transition surveys (in pilot phase)

Systematic learning from rigorously evaluated policy pilots can provide invaluable lessons. Apart from recent exceptions in Egypt, Jordan, Morocco, and Tunisia, the Region has a knowledge gap in learning from rigorous evaluation. This knowledge gap is especially true of policies related to employment generation, although job creation is a major challenge for the region. Results from evaluations can help identify policy constraints and provide the basis for evidence-based policy dialogue (see box 2).

Box 2: JORDAN NEW WORK OPPORTUNITIES FOR WOMEN (JORDAN NOW)

The Jordan New Work Opportunities for Women (NOW) pilot was designed explicitly to support a rigorous impact evaluation. The pilot randomly assigned 1,347 female community college graduates of the 2010 cohort to 1 of 3 labor market interventions: a 3-week soft-skills training course for 300 women, a 6-month job voucher offer for 300 women, a dual training and job voucher offer for 300 women, and a control group for 499 women. The job voucher offered a firm a 6-month wage subsidy conditional on hiring a graduate.

Early results from the midline survey indicated that employers responded to clear financial incentives: the job vouchers induced a 39% rise in female employment. Moreover, 57% of women expected to keep their jobs after their vouchers expired. In contrast, the training program received extremely positive feedback from trainees, yet had no significant effects on employment. A detailed survey was then undertaken to verify and understand the long-term impacts of the pilot. While the pilot succeeded in its objective of increasing female labor force participation and helping young women accrue work experience, the majority of the jobs did not translate into permanent employment. The pilot highlighted critical constraints to young job seekers in Jordanian labor market regulations: the minimum wage and the requirement to register workers in social security limited the willingness of many firms to retain these young graduates after the wage subsidy expired.

To identify other effective alternatives to facilitate the school-to-work transition, an extension of the pilot is underway which involves an employee screening and matching intervention that develops signaling mechanisms for jobseekers, reduces the search costs for employers, and connects jobseekers with employers.
The MENA region is committed to fill this gap in evidence by launching and facilitating strategically selected impact evaluations in key policy areas for gender in which either little rigorous evidence exists or an innovative idea is being tested. Over the period of the RGAP, this commitment will take the form of at least one rigorous impact evaluation each in HD, FPD and SDN, and PREM. Ongoing efforts include:

- In Tunisia, the SP team plans to support an inter-ministerial pilot project that tests the creation of childcare centers as workfare and service-voucher supported enterprises. The social ministries want to establish a Social Safety Net project with the objective of improving local access to preschools for poor families, and creating employment opportunities for suitably qualified university graduates, mainly females.
- In Egypt, as part of the Enhancing Access to Credit for Micro and Small Enterprises Project, an intervention that provides training of small entrepreneurs as a way to increase the take up of loans by female small entrepreneurs will be tested.
- A program providing integrated support and incubation services for graduates of the university entrepreneurship track will be evaluated in Tunisia. The program will build on positive results from the evaluation of the entrepreneurship track in national universities through inclusion of additional entrepreneurship and business development services, such as incubation and access to credit.

A pilot funded by JSDF has recently been initiated that aims to provide legal aid services to poor women in Jordan for disputes related to personal status issues. The services include legal counseling and representation for poor women for cases related to alimony, child support and inheritance. A carefully designed evaluation is planned to assess its impact on broader issues of access to justice for poor and disadvantaged women. This is a critical area of region wide importance.

To help meet the regional targets the following support will be offered:

1. Stronger engagement with Statistical agencies in the region.
2. Support to statistical agencies for data anonymization protocols to facilitate public access to data.
3. Support to teams interested in developing and implementing an impact evaluation.
4. Resources from the Umbrella Facility for Gender Equality Regional Block Grant will be available to support one rigorous impact evaluation each in HD, FPD and SD in the region over FY13-FY16. These could be standalone pilots or integrated as a component within an operation. These will be competitively awarded following a call for proposals.
5. Practical guidance to TTLs on how to best mainstream corporate indicators into existing or planned M&E frameworks.
Pillar III: Informing Country Strategy and Dialogue

Pillar III Commitments for FY13-FY16: MENA is committed to meeting and, (where government commitment exists) exceeding corporate requirements for CASs by defining actions needed to ensure achievement of the following regional targets:

- 100 per cent of CASs submitted for Board discussion exceed corporate requirements with at least two of three dimensions being gender-informed (analysis combined with either actions or monitoring & evaluation). See box 4 below.
- 80% of Interim Strategy Notes (ISNs) submitted for Board discussion exceed corporate requirements with at least two of three dimensions being gender-informed (analysis combined with either actions or monitoring & evaluation)²

MENA has sustained a high level of gender integration in Country Assistance Strategies (CAS) and Interim Strategy Notes (ISN). The CAS is a selective and tailored approach to a country’s development needs and priorities, in accordance with BP 2.11. Within this framework, task teams are required (OP/BP 4.20) to draw on and discuss the findings of a country level gender assessment (see Box 3). These assessments can be stand-alone or carried out as part of other Bank economic and sector work.

A review of the period FY05-FY12 shows 100 per cent of CAS and ISNs in MENA were informed by country gender analysis; thus complying with OP/BP 4.20 and meeting the Corporate Score Card commitment of 100 percent gender-informed CASs. Although there is no corporate requirement on ISNs, the Region has recognized the importance of addressing gender in all its country strategies, and has followed the same standard for ISNs. Beyond compliance, in the same period, 88 per cent of MENA CASs exceeded the basic requirements of analysis by including gender-informed actions often reflected in the results matrices. In fiscal year 2012, one CAS and three ISNs were presented to the Board, of which all were rated ‘highly satisfactory’.

Box 3. World Bank Policy and Gender Rating of Country Assistance Strategies

World Bank policy requires every Country Assistance Strategy (CAS) to draw on and discuss the findings of a country gender assessment; and to integrate gender issues as appropriate. How this is done varies according to individual country context; however, the key element lies in the diagnostic.

OP/BP 4.20 on Gender and is flexible as to how the diagnostic is done– a stand-alone assessment or as part of another Bank Economic and Sector Work (ESW), such as poverty assessments, country economic memorandum, public expenditure reviews, development policy reviews, poverty and social impact assessments, or institutional analyses. Alternatively, useful and adequate diagnostics may have been carried out by partner institutions. OP/BP 4.20 states that the results of such gender diagnostics should be incorporated in dialogue with clients and reflected in the CAS. A Good Practice Note on Integrating Gender into CAS is available to staff, providing entry points and examples (http://go.worldbank.org/P5YTS6D8Q0).

² Acknowledging that ISNs are often used during periods of uncertainty and transition and focus on temporary or short-term engagement rather than full-fledged strategies, the Region’s target for ISNs is lower.
Country Assistance Strategies are assessed based on the extent to which they are (i) in observance of the OP/IDA requirement, and (ii) gender informed. “Gender-informed” means that gender has been taken into account in at least one of three dimensions - analysis, actions, or monitoring & evaluation - rated on a binary (yes or no) scale. The rating score used ranges from 0 to 3 (3 being the highest). The criteria used in deriving the rating are summarized in the table below. All CASs rated 1 or above are considered gender informed.

For example, the West Bank and Gaza and Egypt ISNs were both commended at the Board for their comprehensive integration of gender issues. The Egypt ISN FY12-13 integrated gender into each of its three pillars—economic management, jobs, and inclusion. The pillar on jobs proposes specific technical assistance activities to increase women’s participation in the labor force as well as targeted training in entrepreneurship and leadership. The ISN notes that the dialogue on reforming social safety nets should include a specific focus on targeting eligible women, and includes the objective of reducing gender disparities in the results matrix.

**To help country teams meet the regional targets the following support will be offered:**

1. MNSED will provide upstream technical inputs and advice as needed. For instance, for the West Bank and Gaza ISN, MNSED provided a background note on key gender issues to inform the country diagnostic.
2. Delivery of CAS clinics in coordination with MNADE and PRMGE (see Box 4 below)
3. Gender portfolio reviews to help identify entry points for mainstreaming gender in the country program upon demand.
4. Delivery of workshops and seminars to promote country dialogue in relevant sectors.

**Box 4. Support for the Yemen and Iraq Country Teams**

MNSED and PRMGE jointly organized a CAS Clinic in July 2012 to provide targeted support to teams preparing the Yemen ISN and Iraq CAS. The Clinic walked the teams through the CAS preparation steps, presented good practice examples, and provided suggestions of how and where gender could be integrated in the strategies. The clinic provided a good opportunity for discussion on how to overcome country specific challenges and on implementing suggested recommendations.

Following the clinic a review of both countries’ current portfolios was done to identify potential entry points for strategically integrating gender in the country program. The portfolio reviews also brought to light gender work that was already being done and could be built upon.

During the final review, both the Yemen and Iraq teams were commended for their efforts to mainstream gender.
Pillar IV: Deepening Gender Mainstreaming across the Lending Portfolio

Pillar IV Commitments for FY13-FY16: MENA has exceeded the institutional commitments on gender-informed operations for the past three years. The region is committed to maintaining its performance through the following regional targets:

✓ 100 per cent of operations in HD will have gender-informed design
✓ 70 per cent of operations in FPD, SDN and PREM will have gender-informed design
✓ All financing with identified need for gender-responsive interventions will collect sex-disaggregated beneficiary data

MENA has exceeded institutional targets for mainstreaming gender into its lending operations. In fiscal year 2012, 93 per cent of IBRD/IDA investment and development policy lending operations were rated gender informed; an improvement from previous years and part of a steady upward trend since fiscal year 2010. This exceeds the Corporate Score Card commitment that 55 percent of IBRD/IDA lending is gender-informed and the IDA 16 target of 60 percent for Djibouti and Yemen.

There is need to look beyond the institutional metrics and ensure gender mainstreaming is meaningful. While progress has been positive, there is much opportunity for strengthening gender mainstreaming in lagging sectors as well as deepening the degree of mainstreaming across the lending portfolio where gender-responsive interventions are needed. The Region’s targets for gender mainstreaming reflect the need for a pragmatic approach. It should also be noted that the relatively good performance is partly driven by the fact that MENA has a relatively small lending portfolio compared to other regions. In the past ten years the portfolio of IBRD/IDA lending\(^3\) has ranged from 12 to 19 approvals annually, with the exception of a spike in fiscal year 2010 (28 approvals).

At a glance, MENA leads the way alongside SAR with regard to gender-informed lending. Strong performance in the HD sectors, along with ARD, SDV, and FEU have carried the region’s performance.

\(^3\) Investment and development policy lending
All education and social protection projects in the past three years have been gender informed. Social protection projects have all exceeded the requirement of analysis by including gender-relevant actions and/or monitoring and evaluation. Looking forward, there is room for meaningfully strengthening gender mainstreaming in monitoring and evaluation and actions. A good example of where this has been done is the Jordan Second Education Reform for the Knowledge Economy Project (see Box 5).

Box 5: Jordan’s Second Education Reform for the Knowledge Economy Project

In Jordan, the Second Education Reform for the Knowledge Economy Project (ERFKEII) - a US$ 400 million project - is a flagship education project in MENA and a model for mainstreaming gender equality in the very governance structure of the education system. The Project seeks to mainstream gender equality inside the Ministry of Education and then in each Field Directorate and school in Jordan. As part of the School and Directorate Improvement Program (SDIP) a total of 48 master trainers were provided with gender training skills, who then formed a core team of gender champions in each Field Directorate in the Kingdom.

At the MOE central level, the SDIP gender equality specialist provided training for staff from the Gender Division and gender focal points in managing directorates to increase their knowledge of gender concepts and skills in gender analysis. To further enhance the gender knowledge and skills at the MOE central level, a gender Training of Trainers (TOT) workshop was provided for Gender Division staff as they intend to provide gender training for staff in MOE central Managing Directorates.
FPD and PREM constitute a relatively small portion of the region’s portfolio, with variations in the share of gender-informed operations and dimensions, but exceed institutional targets. The recently approved Morocco MSME Development Project will support the provision of partial credit guarantees (PCGs) for loans to micro-, small and medium enterprises (MSMEs) through the Caisse Centrale de Guarrantee (CCG). The CCG is working on developing a new guarantee product focusing on women-led MSMEs, which would be supported through this project. In addition to the guarantee coverage, women entrepreneurs will be supported through training and capacity building programs tailored to their needs through the regional MSME TA facility.

Sectors that traditionally have been harder to mainstream gender in are quite important in the MNA portfolio. SDN overall has accounted for 53 per cent of all IBRD/IDA projects over the past three years. With the largest share of the portfolio and the greatest variation in gender, there are opportunities for both strengthening and deepening the level of mainstreaming (see Fig. 3, below). SDN includes several sectors where gender mainstreaming has traditionally been thin. However, these have tended to be in areas where gender is either very difficult to mainstream or may not be directly relevant such as electricity generation, large-scale infrastructure investment including irrigation. Despite this, almost two-thirds of SDN projects are gender-informed. Out of six water projects in the period FY10-FY12, four were not gender-informed and of the remaining two one met the minimum requirements for being gender informed. 50 per cent of transport projects in the same period were gender-informed, and less than half of energy, mining and telecommunications projects. All urban development projects have been gender-informed, but 3 of 5 are only at the level of analysis.

### Fig. 2 Number and dimensions of gender-informed lending operations in MENA Networks (FY10-FY12)

<table>
<thead>
<tr>
<th>Sector</th>
<th>Not gender-informed</th>
<th>Gender-informed (analysis only)</th>
<th>Gender-informed (analysis plus action or M&amp;E)</th>
</tr>
</thead>
<tbody>
<tr>
<td>SDN</td>
<td>11</td>
<td>8</td>
<td>12</td>
</tr>
<tr>
<td>PREM</td>
<td>2 2 4</td>
<td></td>
<td></td>
</tr>
<tr>
<td>HDN</td>
<td>1 3 9</td>
<td></td>
<td></td>
</tr>
<tr>
<td>FPD</td>
<td>2 1 3</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: PRMGE Monitoring Data. Received 11/1/12
Even in these “Non-traditional” sectors such as energy and mining, transport, and water, efforts are underway. The pipeline for fiscal years 2013 and 2014 suggests these sectors will remain important and SDN will continue to account for half of the projects in the MENA region. Many of these sectors are in the process of developing gender action plans in order to improve staff and client capacity to mainstream gender and to strengthen attention to gender in their portfolios. For example, MNSEG will undertake a critical review of the energy sector portfolio for a content analysis of gender issues and identify gender entry points in FY 12-13. Efforts are also being made to include women’s voice in demand-side accountability mechanisms such as Citizen Report Cards. Recent examples include the Morocco Third Municipal Solid Waste Sector DPL and forthcoming Helwan Power Plant TA in Egypt.

Within the broader ambit of lending, many Regions find it especially difficult to integrate gender into development policy lending (DPL) because its very design as budget support may not lend itself easily to gender-specific interventions. However, policy and institutional reforms supported by Development Policy Lending (DPLs) can create opportunities for positive changes in gender equality. MENA has a good track record: about 60 percent of DPLs were gender informed (FY 10-11). Viewed through a sectoral lens, DPLs most frequently address gender in the agriculture and education sectors (80%), followed by social protection (69%) and economic policy (52%). Attention to gender issues is more limited in FPD, urban development, environment, energy and mining and public sectors. Looking ahead, DPLs should assess the poverty and social impact of the reforms supported by the loan (OP 8.60) where every effort should be made to disaggregate impact by gender. Where the DPLs are focused on policy priority areas in gender like governance, employment, and subsidy reform, careful diagnostic work during the preparatory phase will help to identify specific policy reforms for the operation.

Overall, while the region has much to be proud of, much remains to be done to deepen the degree and nature of gender mainstreaming in its operations beyond analysis. While MENA outperforms other regions in the past three years when comparing level of gender analysis in operations (93 per cent), and 73 per cent of operations have two dimensions (analysis coupled with actions or monitoring...
and evaluations), but only one out of every two operations is gender-informed across all three dimensions.

**Gains may be achieved by strategically addressing gender in the region’s technical assistance.** Much of the region’s work comprises non-lending technical assistance when compared to the region’s relatively small lending portfolio, and constitutes 63 per cent of the region’s AAA work. Here, SDN remains the largest network, but among sectors public sector and finance and private sector development are the most prominent with 10 and 9 per cent, respectively.

**The Region’s TA represents unrealized opportunities for closing gender gaps in economic and political participation and persistent gaps in human development.** The majority of the Bank’s work in priority sectors is through TA, with 65 percent of the Region’s HD work and over half of projects in financial and private sector development (see Table 3).

| Table 3. MENA IBRD/IDA Investment and Development Policy Lending and AAA FY10-FY12 |
|---------------------------------|----------------|-------------|-------------|
| Sector Board Name               | Lending        | AAA         |
|                                 | ESW    | TA    | Other AAA  |
| Financial and Private Sector Development Network |
| Capital Markets Practice        | 1 1   |       |           |
| Competitive Industries Practice | 1 3   |       |           |
| Financial and Private Sector Dev. | 5 15 28 | 10 15 28  |
| Financial Inclusion Practice    | 1 1   |       |           |
| Financial Systems Practice      | 2 3   |       |           |
| Innovation, Tech. & Entrepreneurship |  |       |           |
|                                  |       | 1      |           |
| Human Development Network       |       |  |           |
| Education                       | 4 3   | 10 3    | 2          |
| Health, Nutrition and Population | 3 1   | 14     |           |
| Social Protection               | 6 6   | 18     |           |
| Poverty Reduction and Economic Management Network |
| Economic Policy                 | 5 23  8 | 20 23  8 | 2          |
| Gender and Development          | 3 1   |       |           |
| Poverty Reduction               | 5 3   |       |           |
| Public Sector Governance        | 3 10  29 |       |           |
| Sustainable Development Network |       |  |           |
TTLs often cite the lack of expertise in the team and limited budgets as constraints to mainstreaming gender in projects. To help operational teams meet the regional targets the following support will be offered to country teams:

1. Pragmatic mainstreaming - All concept note review minutes for investment and development policy lending will note whether gender-responsive interventions are necessitated (and if not, why) and what these are. Implementation support throughout the project cycle is critical to translate intentions into reality.
2. Capacity Building – In collaboration with MNADE and PRMGE, the MENA gender team will organize a seminar for operational teams to provide guidance on how to report on the gender flag. Sector specific clinics will also be organized on a demand basis.
3. Sector Gender Focal Points – Each sector has appointed a gender focal point to support to project teams. This focal point will monitor the sector portfolio and pipeline and help teams identify gender issues through the project cycle.
4. Focus on specific lagging/priority sectors for intensive support – This could include customized clinics on an on-demand basis, just-in-time technical support during the design phase and implementation, good practice guidance on developing the M&E framework, among others.
PRONG 2: CHAMPIONING DIALOGUE

Pillar I: Analytical work

Where needed, the Bank will need to make supplementary efforts to actively disseminate its innovative analytical work across different sectors and through regional work to champion gender equality. This will not only allow for a platform for debate and discussion across a broad array of stakeholders but also could eventually form the basis for nuanced, innovative and context-appropriate policy advice.

Innovative analytical work will help support a broader policy dialogue in areas like inequality of opportunity, gender norms, entrepreneurship, social accountability in participatory approaches to development, and inclusive approaches to social protection. These are all cross-cutting issues on which little rigorous analysis currently exists. Some examples of planned regional work on priority areas include:

**Gender dimensions of inequality of opportunity** - In MENA, circumstances at birth, especially gender, play a key role in circumscribing the array of opportunities throughout a lifetime. Innovative analyses is being planned on inequality of opportunity in labor markets, going beyond the established methodology on the Human Opportunity Index, using the LiTS surveys in combination with country level data.

**Gender norms and their influences on agency and voice** - New work is being planned to develop and test measures of voice and agency based on existing qualitative research and new behavioral studies. The latter will take the form of artefactual and behavioral experiments to understand the role of gender norms and women’s decision making processes.

Other areas include: legal impediments to decision-making, mobility, and empowerment and making the case for women as economic agents

Having a strong dissemination strategy for this analytical work will be critical to championing gender equality in the Bank's dialogue with clients and partners. Such efforts can provide a platform for civil society, government, and international development partners to debate and achieve progress. For example, a workshop being organized in Tunisia will not only provide an opportunity to disseminate the regional companion report on gender but also feed into the current debate of the draft constitution. In the year ahead particular attention will be given to developing a strong dissemination plan for the Regional companion reports on gender and jobs. Efforts will also be made to make analytical work available online and in Arabic.

Pillar II: Strategic Partnerships

Building a broad coalition of partners will be central to advancing gender equality and safeguarding previous advances in the MENA Region, particularly in instances when gender is not on the government’s list of priorities. External partnerships will be a key element of the Region’s work. MENA has drawn on the expertise of NGOs and think tanks such as the Economic Research Center, Center for Arab Women Training and Research and the Institute for State Effectiveness. Partnerships with think tanks, private sector, universities, and NGOs, and international development partners, among others,
can bolster national and regional “voices” and strengthen the credibility of the Bank’s work in the region. For instance, the Life in Transition Surveys that will cover four countries in the first round are a joint collaboration between the World Bank and the European Bank for Reconstruction and Development.

**Pillar III: Convening Power**

The Bank can leverage its convening power to work with partners to provide a neutral platform for debate and dialogue with traditional and non-traditional stakeholders. In instances where there is less buy-in for considering gender-responsive interventions, regional workshops that promote south-south evidence-based learning and knowledge exchange can be a useful tool to promote gender-informed project design and policy decisions. The Bank can draw on regional analytical work to make the case for including gender considerations in project design and use evidence from around the Bank to show how gender-informed interventions can increase project results.

The Bank can also leverage its convening power and forge partnerships to build a coalition of support for greater access to information and data. The work on the regional WDR 2012 companion reveals the limitations of existing data, the coverage of publicly accessible data, the paucity of data in critical areas such as women in business, voice and agency, and governance and civic participation. In line with these gaps in data the following activities are proposed:

**MENA Life in Transition Survey:** In collaboration with EBRD, the World Bank is co-financing the MENA LiTS, which will be the first regional survey with comparable data across countries. The LiTS covers new and hitherto unmeasured areas of key relevance to gender such as constraints to employment and entrepreneurship, perceptions on civic and government institutions, aspirations and characteristics of ideal jobs, and on participation and attitudes towards the Arab Spring. Since all these are measured at an individual level, the LiTS can provide important insights into how men and women see the world of work, politics and society.

**Women as entrepreneurs:** A key data gap in the region is understanding the constraints faced by women in business, be it access to finance, financial literacy and business skills, and informality and microenterprises. These issues require surveys with appropriate sampling of relevant populations, specialized modules, and hence are not part of typical data collection by statistical agencies. A supplemental sampling and enterprise surveys of female owned/managed firms and micro-and small scale enterprises will help fill this knowledge gap in a few countries as part of planned Investment Climate Surveys.

**Harmonized gender data portal and integrating gender more effectively into national strategies:** The demonstration and dissemination of the use of this portal, potentially hosted in the World Bank’s Gender Data portal, will be accompanied by activities related to the better integration of gender into national, sectoral and sub-national strategies for development.
Accountability

Implementation of the RGAP will rely on the active involvement of staff across all country and sector units in MENA. The following section sets out the expectations and responsibilities by unit.

**Vice President’s Office**
The Vice President’s office has responsibility for the overall implementation of the RGAP. The Vice President will work with the Regional Management Team to ensure that all corporate and regional gender related targets are met. The Vice President’s office is committed to:

- Holding RMT accountability for gender related commitments – RMT to review RGAP progress annually; raise gender issues in MoU discussions.
- Creating incentives for gender mainstreaming – Annual VPU award for innovative gender-informed lending and frontier analytical work.
- Championing gender by raising gender issues in speeches and talking points where appropriate.

**Country Management Units**
Country Directors/Managers are accountable for ensuring that gender is mainstreamed into country strategies and dialogue. They must also take the lead in identifying country priorities in collaboration with the sectors. CMUs are responsible for:

- Meeting corporate and regional targets for gender informed CASs
- Programming for country gender diagnostics and analytical work as needed
- Informing country dialogue with most recent gender diagnostics and analytical work
- Appointing a senior level staff member to serve as a country gender focal point.
- Focusing the work program on gender to reflect strategic country and sector priorities

**Sector Management Units**
Regional Sector Directors/Managers are accountable for ensuring that gender is mainstreamed into lending operations, sector-led analytical work, and building evidence and data. SMUs are responsible for identifying key priority areas for gender in analytical work and lending, monitoring lending targets and sector specific analytical work, and integrating gender into sector led analytical work. Sector gender focal points serve as resource people and are responsible for portfolio monitoring.

**Task Team Leaders**
TTLs are responsible for determining how best to integrate gender into projects in areas where the need has been identified by Sector Management Units. TTLs are also responsible for ensuring project M&E frameworks reflect corporate mandates on core indicators according to the Corporate Score Card and the IDA16 results framework.

**Gender Focal Points**
Gender Focal Points in sectors and countries, along with Country Managers and Directors, are the Region’s vanguard for the implementation of the RGAP. They play an important role in helping teams identify entry points and priority areas for mainstreaming gender in country programs and in operations. The Gender Focal Points support project teams by providing advice during the design stage and review sector portfolios and pipelines through a gender lens. This cross-sectoral group will form a peer-network to share experience and advice for advance gender mainstreaming in the MENA Region. All sectors in the MENA Region have already nominated a Gender Focal Point, and SDN has created a Gender Steering Group to support their large and diverse portfolio.
MENA PREM
MENA PREM will support the implementation of the MENA RGAP under all pillars. Specifically, they will be responsible for:
✓ Aggregating sector level reporting on gender mainstreaming and implementation of RGAP
✓ Providing on-demand upstream technical inputs and advice to TTLs and CAS teams
✓ Disseminating knowledge and working with gender focal points

Gender Anchor (PRMGE)
PRMGE works closely with OPCS and is responsible for:
✓ Guidelines on how to best implement corporate requirements
✓ Monitoring and reporting on corporate targets and regional performance
✓ Facilitating cross-regional knowledge sharing
✓ Supporting regional teams in capacity building related to corporate policies (e.g. CAS clinics).
# Regional Gender Action Plan Monitoring Framework

## PILLAR 1 – Strengthening Diagnostics and Analytical Work in Priority Areas

<table>
<thead>
<tr>
<th>TARGETS</th>
<th>ACTIONS</th>
<th>RESPONSIBILITY</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 gender-related diagnostic, standalone or embedded in other ESW per CAS cycle</td>
<td>To be programmed for in country strategy document</td>
<td>CMUs</td>
</tr>
<tr>
<td>1 piece of analytical work in priority a sector per FY</td>
<td>To be monitored by sector gender focal points</td>
<td>SMUs</td>
</tr>
</tbody>
</table>

## PILLAR 2 – Bolstering Data Collection, Data Access, Monitoring and Evaluation

<table>
<thead>
<tr>
<th>TARGETS</th>
<th>ACTIONS</th>
<th>RESPONSIBILITY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Access to nationally representative sex-disaggregated data in 40% of countries</td>
<td>Build partnerships with national statistical agencies; TA on data anonymization</td>
<td>MNSED</td>
</tr>
<tr>
<td>Launch at least 3 rigorous impact evaluations</td>
<td>Support to teams interested in developing impact evaluations; Available funding through the UFGE</td>
<td>Sector Gender Focal points; MNSED</td>
</tr>
<tr>
<td>100% of WB supported survey data made publicly available in micro data catalogue within 1 year of completion</td>
<td>Ensure compliance</td>
<td>TTLs</td>
</tr>
</tbody>
</table>

## PILLAR 3- Informing Country Strategy and Dialogue

<table>
<thead>
<tr>
<th>TARGETS</th>
<th>ACTIONS</th>
<th>RESPONSIBILITY</th>
</tr>
</thead>
<tbody>
<tr>
<td>100% of CASs are gender informed with analysis combined with either actions or monitoring &amp; evaluation</td>
<td>Assess whether gender diagnostic or analytic work is available prior to CAS; if not, prepare in advance of CAS; incorporate findings; if there is</td>
<td>CD/CM and CAS TTL</td>
</tr>
<tr>
<td>Targets</td>
<td>Actions</td>
<td>Responsibility</td>
</tr>
<tr>
<td>----------------------------------------------</td>
<td>-------------------------------------------------------------------------</td>
<td>-------------------------------------</td>
</tr>
<tr>
<td>80% of ISNs are gender informed with at least two of three dimensions</td>
<td>Upstream technical inputs and advice when needed</td>
<td>SMUs</td>
</tr>
<tr>
<td></td>
<td>CAS clinics</td>
<td>MNA Gender Team, MNADE and PRMGE</td>
</tr>
<tr>
<td></td>
<td>CAS/ISNs reviewed at concept stage</td>
<td>CD Chairs, MNSED reviews gender</td>
</tr>
<tr>
<td></td>
<td>CAS/ISNs reviewed at ROC stage</td>
<td>ROC chair, PRMGE reviews</td>
</tr>
<tr>
<td></td>
<td>Gender portfolio reviews to help identifying entry points for mainstreaming gender in the country program</td>
<td>Sector and Country Gender Focal Points</td>
</tr>
</tbody>
</table>

**PILLAR 4 – Deepening Gender Mainstreaming across the Lending Portfolio**

**Targets**

<table>
<thead>
<tr>
<th>Targets</th>
<th>Actions</th>
<th>Responsibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>100% of HD operations with gender-informed design</td>
<td>Support to project teams throughout the project cycle – include gender expert at design stage and for implementation support</td>
<td>MNHD Sector Gender Focal Point</td>
</tr>
<tr>
<td>70% of FPD, PREM, and SDN operations with gender-informed design</td>
<td>Support to project teams throughout the project cycle – include gender expert at design stage and for implementation support</td>
<td>MNA SD, FPD, PRM Sector Gender Focal Points</td>
</tr>
</tbody>
</table>
All financing with identified need for gender-responsive interventions to collect sex-disaggregated data

CN review agenda for operations to consider how to embed gender

Clinics for TTL training on use of the gender flag

MNA Gender Team, MNADE and PRMGE

Clinics for specific lagging sectors/specific training sessions

Sector Gender Focal Points
## Tier 1: Country Progress

<table>
<thead>
<tr>
<th>Metric</th>
<th>IDA 16</th>
<th>Corporate Scorecard</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net primary completion rate, girls and boys</td>
<td>✔</td>
<td></td>
</tr>
<tr>
<td>Gender parity index in primary and secondary education</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>Ratio of female to male labor force participation</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>Adolescent fertility rate (ages 15-19)</td>
<td>✔</td>
<td></td>
</tr>
<tr>
<td>Maternal mortality ratio</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>Share of births attended by skilled staff</td>
<td>✔</td>
<td></td>
</tr>
<tr>
<td>Prevalence of HIV, female (ages 15-24)</td>
<td>✔</td>
<td></td>
</tr>
<tr>
<td>Male–female gap with a formal account at a financial institution</td>
<td></td>
<td>✔</td>
</tr>
</tbody>
</table>

## Tier 2: Development Results

- Number of pregnant women receiving antenatal care during a visit to a health provider.
- Number of women and girls benefiting from social protection programs and other targeted schemes.

## Tier 3: Operational Effectiveness

<table>
<thead>
<tr>
<th>Metric</th>
<th>Percentage</th>
<th>IDA 16</th>
<th>Corporate Scorecard</th>
</tr>
</thead>
<tbody>
<tr>
<td>CAS/CPS draw on and discuss gender assessment findings</td>
<td>100%</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>Share of operations with gender-informed design</td>
<td>60%</td>
<td>✔</td>
<td>58%</td>
</tr>
</tbody>
</table>
## MENA Gender in Analytical work, FY10-FY12

<table>
<thead>
<tr>
<th>Country</th>
<th>Year</th>
<th>Title</th>
<th>Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>Egypt</td>
<td>2010</td>
<td>Egypt Gender Assessment</td>
<td>Gender Assessment</td>
</tr>
<tr>
<td>Egypt</td>
<td>2011</td>
<td>Mapping Gendered Pathways to Inclusion: Shaping Youth Policy in Upper Egypt</td>
<td>Youth and Inclusion Policy Note</td>
</tr>
<tr>
<td>Palestinian Territories</td>
<td>2012</td>
<td>Aspirations on Hold? Young lives in the West Bank and Gaza</td>
<td>Youth and Inclusion Policy Note</td>
</tr>
<tr>
<td>Palestinian Territories</td>
<td>2011</td>
<td>Coping with Conflict: Poverty and Inclusion in the West Bank and Gaza</td>
<td>Poverty and Inclusion Assessment</td>
</tr>
<tr>
<td>Palestinian Territories</td>
<td>2010</td>
<td>Checkpoints and Barriers: Searching for Livelihoods in the West Bank and Gaza – Gender Dimensions of Economic Collapse</td>
<td>Policy Note</td>
</tr>
<tr>
<td>Yemen</td>
<td>2009</td>
<td>Water and Women</td>
<td>Policy Note</td>
</tr>
<tr>
<td>Morocco</td>
<td>2012</td>
<td>Morocco - Promoting Youth Opportunities and Participation</td>
<td>Policy Note</td>
</tr>
<tr>
<td>MENA</td>
<td>2012</td>
<td>Opening Doors: Gender Equality and Development in the Middle East and North Africa</td>
<td>Regional companion to the WDR 2012</td>
</tr>
<tr>
<td>MENA</td>
<td>2012</td>
<td>Mainstreaming Gender Equality in Agriculture and Rural Development in MNA</td>
<td>ARD Study</td>
</tr>
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</table>