“Inequalities between men and women are multidimensional, and addressing them requires financial, policy, and technical solutions based on robust evidence and an understanding of each context. Trust funds enable the WBG to be on the cutting edge of what works in closing gender gaps. Robust evidence and innovation can help empower countries to achieve gender equality and women’s empowerment on a large scale.”

—Caren Grown
Senior Director, Gender Global Group

No country can develop sustainably or meet the challenges of the 21st century without the full and equal participation of men and women. Despite concerted efforts to close gender gaps, women still lag behind men in economic opportunity, human development outcomes, and voice and agency. Closing these gender gaps can help countries increase economic productivity and improve prospects for the next generation. Increasing women’s and men’s participation in income-earning opportunities is also central to the achievement of the WBG’s twin goals of eliminating extreme poverty and boosting shared prosperity by 2030.

The WBG is committed to advancing gender equality across sectors, as reflected in the IDA18 special theme on gender and development and in the WBG’s Gender Strategy (FY16–FY23) which focuses on the following priority areas: (i) improving human endowments through health, education, and social protection services; (ii) removing constraints to
more and better jobs; (iii) removing barriers to women’s ownership and control over assets; and (iv) enhancing women’s voice and ability to shape their own futures, as well as engaging men and boys.48 Trust fund resources complement IBRD/IDA operations by helping to ensure that WBG staff, policy makers, and partners have the data, knowledge, and evidence needed to design effective gender programs and policies. They not only support the priorities of the WBG’s Gender Strategy (FY16–FY23) overall, but are important catalysts for innovation, for scaling up approaches proven to work, and for expanding the frontiers of the gender equality agenda.

I. Improving human endowments through health, education, and social protection services

Enormous progress has been made in reducing gaps between girls and boys in enrollment, completion of primary school, and transition to secondary school. However, significant gaps remain between and within countries for different income groups and in secondary and tertiary schooling. This priority area focuses on addressing, among other challenges, gender gaps in education, maternal mortality, women’s access to health care, and early childhood development, and developing innovations to promote women’s economic empowerment in social safety net interventions.

Global Partnership for Education

The Global Partnership for Education (GPE) is a FIF, in which the World Bank serves as an IA. The results stories featured below are from activities implemented by the World Bank through IBRD/IDA trust funds. GPE aims to improve the lives of children and youth through quality education for all.

Under the GPE trust fund, efforts have been made to strengthen education systems and improve educational outcomes around the world. Since its establishment in FY12, the trust fund has disbursed over $2.3 billion, reaching more than 40 developing countries, especially those in FCS.49 In FY16 alone, the GPE trust fund-financed projects delivered more than 23 million textbooks, trained over 205,000 teachers, and built 3,000 classrooms.

Furthermore, significant progress in promoting gender equality in educational access and outcomes has been achieved. For example, proportions of children completing primary education grew from 72.5 percent in 2013 to 73.2 percent in 2014, and from 48 percent to 50 percent in lower secondary schools in GPE-supported countries.50 In absolute terms, this means that 745,000 more children completed primary education in 2014 than in 2013, of which 48 percent were girls, and 816,000 more children completed lower secondary education than in the previous years, of which 44 percent were girls.

In addition, the percentage of member countries on target to meet the gender parity index thresholds for primary education grew from 62 to 64 percent between 2013–2014 among all developing country partners, and from 49 to 54 percent in lower secondary education. Approximately, 66 percent of all children (mostly girls) under five years of age were developmentally on track in terms of health, learning, and psychosocial well-being between FY11–FY14 in GPE member countries where data is available.

The GPE trust fund supported the $4.4 million Third Education for All Fast Track Initiative Project in Moldova to help the government expand early childhood education coverage and address equity issues. Under the project, efforts were made to enhance the quality of early childhood education services, address unequal access, and establish a system-wide professional development system for preschool teachers. The project contributed to Moldova’s achievement of its MDGs 2015 target for the preschool gross enrollment two years early; all preschool teachers (covering 950 institutions) received key teaching materials. The project also promoted revised legislation and norms advocating inclusive education.

The GPE trust fund supported Ethiopia with four grants implemented by the World Bank, totaling $337 million to support its General Education Quality Improvement Program. These grants supported a nationwide reform to improve teaching and learning, and boost the education system’s capacity. More than 100,000 primary teachers and 17,000 secondary teachers are upgrading their teacher qualifications through training. Major gains have been made in the achievement of learning outcomes, as national assessments indicate that the share of students achieving proficient and advanced levels in Grade Four mathematics increased from 13 percent in 2011 to 19 percent in 2015.

49 The GPE was established following the reform of the Education for All Fast Track Initiative.
50 Please note that results included in this paragraph have been achieved across all GPE developing country partners. GPE Education Sector Plan Implementation grants, which cumulatively account for 98 percent of GPE funding to developing country partners, are managed by IAs. As of end-FY16, the World Bank managed the largest share of such GPE grants, with the responsibility for 35 active or pending grants, equivalent to 76 percent of the total value of the implementation grant portfolio.
Global Financing Facility

CONTRIBUTORS

The Global Financing Facility (GFF) trust fund is an innovative multi-stakeholder partnership that supports country-led efforts to improve reproductive, maternal, newborn, child, and adolescent health and nutrition. It draws on the diverse expertise and resources of a broad set of stakeholders, including the WBG; United Nations agencies; the Partnership for Maternal, Newborn, and Child Health; Global Alliance for Vaccines and Immunization (GAVI); the Global Fund to Fight AIDS, Tuberculosis, and Malaria (GFATM); foundations; bilateral donors; private sector partners including Merck Sharp & Dohme for Mothers; and a wide range of civil society organizations. In FY17, a $292 million GFF trust fund was approved for 10 countries, leveraging $1.3 billion in IBRD/IDA financing. As of November 2017, the GFF partnership is working in 26 countries.

In Tanzania, the government, with the support of the GFF, is scaling up investments in basic emergency obstetric and neonatal care, family planning, antenatal care, skilled deliveries, and infant and young child feeding. Health sector investments by the government are increasingly performance based with the release of funds directly linked to the number and quality of essential services provided to women and children. Thus, with support from donors, the government can channel resources directly to health facilities, starting with the poorest regions. The focus on measuring results has motivated health facilities and local government authorities to improve the quality of care, starting in the Shinyanga and Mwanza regions. Countrywide scorecards are being used to boost the delivery of set targets in reproductive, newborn, and child health services. In FY17, improved results were seen in the prevention of malaria among expectant mothers, the availability of medicines, better motivated staff, and better functioning boards at health facilities, but much more can be done.

$1.3 billion leveraged in IBRD/IDA financing for 10 countries to improve reproductive, maternal, newborn child, and adolescent health and nutrition in FY17.

The GFF is helping scale up emergency health services for women and children in Tanzania.

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51 Global health care company Merck created Merck for Mothers, known as Merck Sharp & Dohme for Mothers outside the United States and Canada. It is a 10-year, $500 million initiative focused on improving the health and well-being of mothers during pregnancy and childbirth.
The Local Solutions to Poverty (LSP) trust fund supports the Government of Indonesia’s efforts to improve the quality of life for poor and vulnerable populations using local solutions to reduce poverty and inequality. LSP provides policy and technical advice to the government on reforms and instruments that empower and incentivize local actors to reduce poverty and inequality.

One of the initiatives supported by LSP builds early childhood education teacher capacity to meet the needs of the community’s children. Dini Ruhiyatun, is the only teacher at the Seroja Indah Early Childhood Education Center in the Barabali Village of Central Lombok. The center, which has more than 20 students, had no permanent location until recently. In 2016, members of the community lobbied the village government to build a multifunction hall using 60 million rupiah ($4,450) from village funds. The village government had acknowledged Dini’s significant contribution to improving the quality of early childhood education in the village and provided her with support to improve her skills. Recognizing that Dini had no formal background as a teacher, the village government supported her participation in teacher training as part of the trust fund-financed Early Childhood Education Development Project. With the help of the project, the training was provided to Dini and 7,800 other community-based teachers in 2,600 villages throughout the 25 participating districts in FY16.

Dini explains, “In one of the training modules, we were taught how to develop a teaching workplan. This was extremely valuable, providing me with a practical guide for how to better present lessons in my classes. After participating in the training, I was able to develop teaching material in a more structured way. The training also strengthened my confidence and invigorated my passion to continue teaching.”

Box 9: Scaling Up Teacher Training for Early Childhood Education in Indonesia

The LSP built capacity of 7,800 local teachers in early childhood development across 2,600 villages in Indonesia.
II. Removing constraints to more and better jobs

Girls are stalled between school and productive work. More than a third (34 percent) of young women in developing countries are jobless—out of the labor force and not in school. Although the gender gap in school enrollment has been closing, the gender gap in labor force participation is on the rise. This priority area focuses on the determinants for women to access more and better jobs, including developing policy frameworks for care services, reducing deficits in infrastructure that prevent women’s participation in paid employment, promoting the conditions for women’s entrepreneurship, and reducing skill gaps and occupational sex segregation.

Umbrella Facility for Gender Equality

The Umbrella Facility for Gender Equality (UFGE), a WBG MDTF, is a catalyst for accelerated progress toward greater gender equality through investments in data, knowledge, and evidence that push the frontiers of gender equality and promote smart project design. The trust fund also aims to enhance awareness and strengthen capacity for gender-informed decision making.

The UFGE funds regional Gender Innovation Labs that employ rigorous evaluations to determine what works, to move from advocacy to action, and to invest in uptake of the evidence. Gender Innovation Labs are operating in Africa, East Asia and Pacific, Latin America and Caribbean, and South Asia with over 55 impact evaluations in areas such as skills, land rights, access to infrastructure, labor force participation, entrepreneurship, youth employment, voice and agency, and gender-based violence. As a result, the design of IBRD/IDA-financed projects, such as the $63 million IDA Tejaswini Socio Economic Empowerment of Adolescent Girls and Young Women Project (India), and the $10 million IBRD Republic of Congo Skills Development for Employability Project, effective since FY15, build on powerful evidence and lessons on how to help adolescent girls and young women complete their education and transition into employment by, for instance, offering community safe spaces to build skills, providing choices based on interest and qualifications of girls, and emphasizing soft skills.

The UFGE’s private sector window, managed by IFC, focuses on the business and development benefits that can accrue from closing gaps between women and men as entrepreneurs, employees, leaders, suppliers, consumers, and community stakeholders.
It also contributes to the understanding of barriers and opportunities for women’s access to good quality jobs and to key assets. Current private sector window projects support the UFGE outcomes by financing activities that: (i) increase the availability of gender-relevant data and evidence; (ii) enhance global knowledge by developing and testing new tools; and (iii) raise awareness and demand for gender equality interventions.

To promote more economic opportunities for rural women, a Gender Capacity Program on Transport in the East Asia and Pacific region, funded by the UFGE, brought together transport authorities and project stakeholders from client countries in the East Asia and Pacific region and the South Asia region, as well as partners from the Asian Development Bank, the International Labor Organization, and the WBG for south-south exchanges in the Yunnan Province in China and the Lao Cai Province in Vietnam. This enabled the clients to learn how to institutionalize women’s participation in rural road maintenance, helped strengthen the design of rural transport and social projects, and led to more resources being allocated to creating jobs for women in the rural transport sector in Laos, Solomon Islands, and Vietnam.

Global Agriculture and Food Security Program

The Global Agriculture and Food Security Program (GAFSP) is a FIF, in which the World Bank serves as an IA. The results stories featured below are from activities implemented by the World Bank through IBRD/IDA trust funds. The GAFSP aims to improve income and food and nutrition security in low-income countries by boosting agricultural productivity.

Approximately 75 percent of the poor live in rural areas and most depend on agriculture for their livelihoods. Women account for at least 43 percent of the agricultural labor force in developing countries. In Africa, 60–80 percent of women work in agriculture, making the sector the largest employer of women. Almost 90 percent of GAFSP projects include gender analysis during preparation, gender actions, and gender-disaggregated monitoring and evaluation.

In Ethiopia, the GAFSP Agriculture Growth Project, implemented by the World Bank, aimed to increase agricultural productivity and market access for key crop and livestock products in selected regions of Ethiopia, with a focus on the participation of women and youth. The project promoted agricultural development by strengthening farmer
organizations, scaling up best practices in agricultural production, developing markets and agribusiness, and developing and managing small-scale infrastructure. In particular, the project has focused on strengthening institutional capacity building to promote gender equality by developing common interest groups that ensure the substantive presence of women farmers. With program support, these informal groups are then transitioned to primary cooperatives to undertake wider and stronger collective action on a range of services, including input and output marketing and financial services. The project also regularly conducted women- and youth-focused consultations and engaged women at all levels of the cooperative governance structure. Between FY13–FY17, in addition to the construction of new irrigation and drainage services, roads, and rural market centers, a total of 363,000 farmers, including 75,000 women, had adopted technologies being promoted by the project.

Adolescent Girls Initiative

**CONTRIBUTORS**

The Adolescent Girls Initiative (AGI), a MDTF, provided a unique opportunity to experiment in diverse settings, take risks, and find effective, female-friendly approaches to vocational training and youth employment programs. Pilots were carried out in eight countries, five of which incorporated rigorous evaluations. As a result, the AGI generated some of the strongest evidence to date about the impact of employment programs on adolescent girls and young women, along with operational lessons and innovative strategies to improve project design, implementation, and monitoring and evaluation.

To encourage the uptake of evidence and learning from the AGI, technical assistance was provided for the $65 million IDA Zambia Girls’ Education and Women’s Empowerment and Livelihood Project approved in FY15 and the $170 million IDA Sahel Women’s Empowerment and Demographic Dividend Project approved in FY15. The AGI team conducted vulnerability assessments, led technical workshops, and applied tools and resources developed by the AGI pilots on topics such as incorporating life skills into training curricula and alleviating girls’ specific constraints including transportation, literacy, and childcare in FY15.

III. Removing barriers to women’s ownership and control of assets

This priority area focuses on key productive assets such as land (individual ownership and female access to community-owned lands), housing, and technology, critical to the ability of women and their families to achieve economic growth. To do so, the WBG
helps clients access and analyze data to identify gender gaps that help inform policy making, improve business practices, promote universal identification, and prioritize financial inclusion in ways that close gender gaps.

Women Entrepreneurship Development

The Women Entrepreneurship Development (WEDP) trust fund aims to increase the earnings and employment of micro and small enterprises owned or partly owned by female entrepreneurs in targeted cities of Ethiopia by providing access to microfinance and technical assistance. The WEDP Project, cofinanced through this trust fund and a $50 million IDA loan, led to impressive results, transforming the financial services landscape for women entrepreneurs in the country. Launched in FY13, WEDP aims to increase the earnings and employment of women entrepreneurs through access to loans and business training. Loans are disbursed through Ethiopian microfinance institutions and training delivered by a mix of public and private providers. Between FY13–FY17, 12,000 women entrepreneurs participated in the program. However, the true impact is in knowledge, not numbers. The project transformed the landscape of financial services for women entrepreneurs in Ethiopia by equipping the country’s leading microfinance institutions with the techniques and knowledge to reach a previously underserved market segment. When WEDP began, only 1 percent of the participating microfinance institutions’ portfolios consisted of individual loans to women entrepreneurs, and the average loan for women entrepreneurs was $1,350. Today, individual loans to women entrepreneurs make up 18 percent of their portfolios, and the average WEDP loan size is nearly 10 times larger ($11,760). Through a dedicated impact evaluation component, the project is testing and measuring innovative pilots to support women entrepreneurs, such as the use of psychometric testing, which enables women entrepreneurs who do not have collateral to take an interactive digital test which predicts their likelihood to repay a loan.

Given the success of the program, the project team is helping other WBG teams design programs to finance women entrepreneurs based on the WEDP model in other countries in the region (Madagascar, Nigeria, and Tanzania) and beyond (Indonesia).
Women in Ethiopia—and typically in other developing countries—face far bigger challenges than men in starting or growing a business. Women are less likely to own assets, such as land or property that can be used as collateral to obtain a loan. They often have less education than men and face discriminatory customs and laws. Despite research that indicates investing in women-owned businesses offers one of the “highest return opportunities available in emerging markets,” according to World Bank economists Francesco Strobbe and Salman Alibhai, an estimated 70 percent of small and medium businesses owned by women in developing countries cannot get the financing they need to grow.

The WEDP in Ethiopia is changing that. Since FY13, IDA, with funding from trust funds, has provided financing to the project, which helps unlock capital to close the financing gap for women entrepreneurs. Implemented through the Development Bank of Ethiopia and selected microfinance institutions, it provides a $50 million line of credit to financial institutions financing women-owned micro and small businesses. Between FY13–FY17, more than 6,000 women have been able to tap financing to start or expand a small business, and more than 10,000 women have received entrepreneurship training. And while 76 percent of borrowers never had a loan before, the repayment rate is 99 percent. “The demand for this financing has been staggering,” says Strobbe, who leads the project at the World Bank.

Take Zinabua Hailu, for example, ten years ago she convinced her husband that she needed to work to help pay for their children’s education. They put their house up for collateral so she could get a $100 loan to open a hotel. Two years later, she got a larger loan and opened a restaurant. Five years later, through the project, she qualified for a larger loan of nearly $40,000—about 2.6 times larger than her previous one—and today she operates what is now a 10-room hotel and restaurant with nearly 20 staff in Addis Ababa.

More than 6,000 women received financing to start or expand a small business, and more than 10,000 women received entrepreneurship training in Ethiopia between FY13–FY17.

For further information, read In Ethiopia, Female Entrepreneurs Get a Chance to Pursue Their Dreams http://bit.ly/EthiopiaEntrepreneurs
Umbrella Facility for Gender Equality

CONTRIBUTORS

Resources from The Umbrella Facility for Gender Equality (UFGE) pilots trust fund also helped spark innovative programs to increase female property ownership in the Western Balkans. Increased land security allows women to access credit to buy key agricultural inputs, or make other investments to increase food production. Access to land can also lift a woman’s status and enhance her bargaining power in families and communities, boosting well-being at the household level. The initiative offered technical assistance to mine existing databases in 2013 to measure women’s land ownership and revealed a much lower rate of female property ownership than expected. Together with the United Nations Food and Agriculture Organization, the WBG worked with national partners to devise plans for their countries to boost female land ownership, alongside senior officials, land agency staff, and notaries. For example, in Kosovo the national level of female ownership was found to be around 15 percent. Follow-up efforts targeted notary associations to inform clients of the importance of co-registering wives or female heirs on land and property titles as well as looking at registration fees.

The UFGE continues to support work in Kosovo, where the WBG is working in a village populated largely by war widows of whom less than 8 percent have title to property. To reduce time, cost, and the complexity of surveying and registering land, small, unmanned aerial drones are used to survey land, and the whole community is involved in the mapping process to help the government produce a national land registration system which is gender sensitive.

IV. Enhancing women’s voice and agency and engaging men and boys

Women and girls face numerous constraints worldwide, from epidemic levels of gender-based violence to biased laws and norms that prevent them from working or making decisions about their own lives. With this priority, the WBG is focusing on promoting and enhancing women’s participation and decision making in service delivery and supporting the reduction of gender-based violence and mitigating its impact in conflict situations.

52 For further information on UFGE, please refer to page 52.
53 For further information, please visit http://bit.ly/DronesInnovation
The Australia—World Bank Partnership for South Asia (PFSA) and Umbrella Facility for Gender Equality (UFGE) are supporting rigorous research and impact evaluations in the South Asia region. The core of the South Asia Gender Innovation Lab’s work is in impact evaluations that provide solid empirical evidence on what is and is not effective in reducing gender-based disadvantages under its three thematic pillars: (i) access to and use of infrastructure services; (ii) labor force participation and other aspects of economic empowerment; and (iii) voice and agency, with a focus on gender-based violence. Following the Gender Innovation Lab’s December 2016 open call for proposals, the number of operations either under rigorous evaluation or being prepared for such evaluation increased from nine (across three countries: Bangladesh, India, and Nepal) to 15 (adding Afghanistan, Sri Lanka, and Pakistan—three-quarters of the countries in the South Asia region). The Gender Innovation Lab’s impact evaluation work is supported by a wider array of knowledge products, including diagnostic studies, research papers, and technical support to project teams. Among these, four studies have been completed under the voice and agency pillar.

The Umbrella Facility for Gender Equality (UFGE) pilots approaches that can be implemented at scale in support of the IDA18 policy commitment to increase the number of projects that address and respond to gender-based violence. One example is the adaptation of the successful Start, Awareness, Support, Action (SASA!) model from Uganda to prevent intimate partner violence in Honduras, now part of the World Bank’s $15 million IDA Honduras Safer Municipalities Project, effective since FY13. For further information on the UFGE, please refer to page 52.

Effectiveness refers to the date when the loan becomes effective.

54 For further information on the UFGE, please refer to page 52.
55 SASA! is a community mobilization approach developed by the organization Raising Voices for Preventing Violence Against Women and HIV. SASA! is a Kiswahili word that means “now” and when used as an acronym identifies the four phases of the intervention: Start, Awareness, Support, Action.
56 Effectiveness refers to the date when the loan becomes effective.
In Nepal, the UFGE supported development of a pilot helpline and case management system to improve the response to gender-based violence. Before the platform, there were substantial gaps in information and services being provided to gender-based violence survivors at the local level. Different service providers, such as civil society organizations, the police, and medical centers, ran their own helplines, which forced survivors to place multiple calls to reach medical attention, rescue vans, shelters, and other services. The platform is now being scaled up through the Integrated Platform for Gender-Based Violence Prevention and Response in the Nepal project financed by the SPF.57 The project will improve the quality and reach of services for gender-based violence responses in four districts of Kathmandu through a comprehensive response system with a 24-hour helpline and referral service for better coordination among existing service providers.

Energy Sector Management Assistance Program

The Energy Sector Management Assistance Program (ESMAP) trust fund has played an important role in ensuring that gender issues in energy go beyond advocacy to produce concrete results in investment project design and implementation.58 ESMAP has helped curate a strong set of best practices, developed online training and tools, and is producing a series of reports and guides on gender issues across energy topics such as electricity infrastructure, geothermal, mini-grids, energy efficiency and behavior change, and clean cooking. Through its gender and energy regional programs in Africa and East Asia and Pacific, ESMAP is currently engaged in over 30 countries. Some examples of project-level

57 For further information on the SPF, please refer to page 28.
58 For further information on ESMAP, please refer to page 11 or visit www.ESMAP.org

$15 million IDA project is addressing gender-based violence in Honduras since FY13, incorporating lessons from Uganda.
activities in Africa include: (i) capacity building and economic empowerment, such as Senegal’s energy access and forest management project where setting sex-disaggregated targets and indicators during project design led to more inclusive participation, with about 3,200 women becoming charcoal producers while the share of community income going to women has risen from 12 percent in 2013 to 19 percent in 2016; (ii) data collection and evidence building, such as Tanzania’s rural electrification expansion project which in order to ensure that poor, female-headed households obtain access to electricity during implementation, a needs-based methodology for administering the connection subsidy is being developed, consultative meetings to explain electrification procedures and safety practices are being designed, and sex-disaggregated data will be collected; and (iii) behavior change and consumer outreach such as in the case of the Comoros and São Tomé and Príncipe where work is taking place with the utilities and energy agencies on a gender sensitive communications campaign to help reduce electricity theft and nontechnical losses.\(^59\) In FY17, ESMAP began supporting the establishment of similar gender and energy programs in Europe and Central Asia, Latin America and Caribbean, and Middle East and North Africa with additional focus areas surfacing such as gender-based violence, youth and inclusion, and climate mitigation.