



Trade & Competitiveness Global Practice

Gender Practice Note (FY17-20)

September 13, 2016

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Executive Summary

In support of the new WBG Gender Strategy, the Trade and Competitiveness Global Practice (T&C) has reviewed its role in fostering women's economic empowerment and identified ways to more effectively ensure growth, equality and inclusion of women in the economy. Going forward, T&C will address the constraints impeding women's equal access to economic opportunity. Specifically:

T&C will undertake gender-informed design of gender neutral policies and devise gender-targeted interventions to improve the business environment and expand trade and market opportunities for women.

Underpinning this objective, T&C will strengthen the productivity and competitiveness of female workers and women-led businesses by enhancing their skills and capacity; and improve women's ability to exercise voice and influence over the business environment within which they work.

T&C's objectives will be achieved through **gender-informed** design of gender neutral policies and through **gender-targeted** interventions. Gender-informed design will ensure that policies and programs designed with no explicit gender differences will not inadvertently have unequal impacts on women and men, and that women are able to fully access the benefits that arise from these impacts. Gender-targeted approaches address situations where inequity in access to economic resources or in productive capacities exist, so removing explicit gender based legal or regulatory barriers to women's economic equality and addressing discriminatory enforcement of rights become necessary. T&C's gender-informed and gender-targeted interventions both aim to help women's enterprise growth, ability to trade, skills and capacity, access to inputs, and ability to work productively in a competitive marketplace.

Client countries that maximize economic opportunities in an equal manner for both men and women advance their overall competitiveness and productive labor force participation. T&C will therefore advocate for women's economic empowerment as a positive economic imperative to foster inclusive, productivity-led growth. This economic potential remains under-realized for a range of reasons. Female labor force participation lags globally, women are only half as likely as men to have a full-time wage job, and those who have paid work earn up to one-third less than men. Women often work informally. Female-owned businesses are often growth-constrained, because of a lack of access to productive inputs and assets. Powerful socio-cultural norms and legal and regulatory barriers further inhibit women's full economic participation.

This Practice Note identifies a number of operational options to test, scale and replicate. Underlying these interventions is a commitment to building a foundational knowledge store of data, analytics and diagnostics, so that T&C can understand the unique needs of women more deeply and what works in practice for them.

Achieving progress in gender equality requires empowering gender champions within the Practice to carry forward this vision and appropriately incentivizing them, as well as all T&C staff who

embrace the agenda. It requires a commitment to not only scaling promising interventions, but regularly testing new ones. Lastly, it requires appropriate financing, building an appropriate results measurement framework and a communications strategy to share what works in this critically important field. Once the strategy set forth in this Practice Note is approved by T&C management, annual work plans will be developed, financed and implemented; and a robust results framework created.

Section 1: Setting Trade & Competitiveness Priorities for Gender Equality

1 Setting Strategic Priorities

Gender equality is central to the World Bank Group's (WBG) goals of ending extreme poverty and boosting shared prosperity in a sustainable manner. No society can develop inclusively and sustainably without ensuring that the distribution of opportunities, resources and choices to, and the economic contributions by males and females are equal.

1.1 The World Bank Group Gender Strategy

The World Bank Group Gender Strategy (2016-2023) charts an ambitious path toward improving opportunities for women and girls and men and boys. The Strategy proposes a strong focus on accelerating progress in areas where there have been fewer gains. The Strategy focuses on four interconnected objectives:

- Improving human endowments—health, education, and social protection
- Removing constraints for more and better jobs
- Removing barriers to women's ownership of and control over assets
- Enhancing women's voice and agency and engaging men and boys

1.2 Trade and Competitiveness Global Practice Priorities

The Trade and Competitiveness Practice (T&C) contributes to sustained economic growth, market expansion, job creation, rising incomes, enterprise productivity, and a strong and viable private sector. The Global Practice (GP) prioritizes: 1. boosting trade and competition; 2. enhancing the investment climate for business; 3. improving the economic competitiveness of key sectors; and 4. fostering innovation and entrepreneurship. By focusing on supporting broad-based economic growth, centered on strong contributions from the private sector, T&C is well-placed to advance the objectives of the Gender Strategy.

1.3 T&C's Role in Advancing Gender Equality

Consistent with its mandate, T&C will support women's equal access to opportunity. Specifically:

*T&C will undertake gender-informed design of gender neutral policies and devise gender-targeted interventions to **improve the business environment and expand trade and market opportunities** for women.*

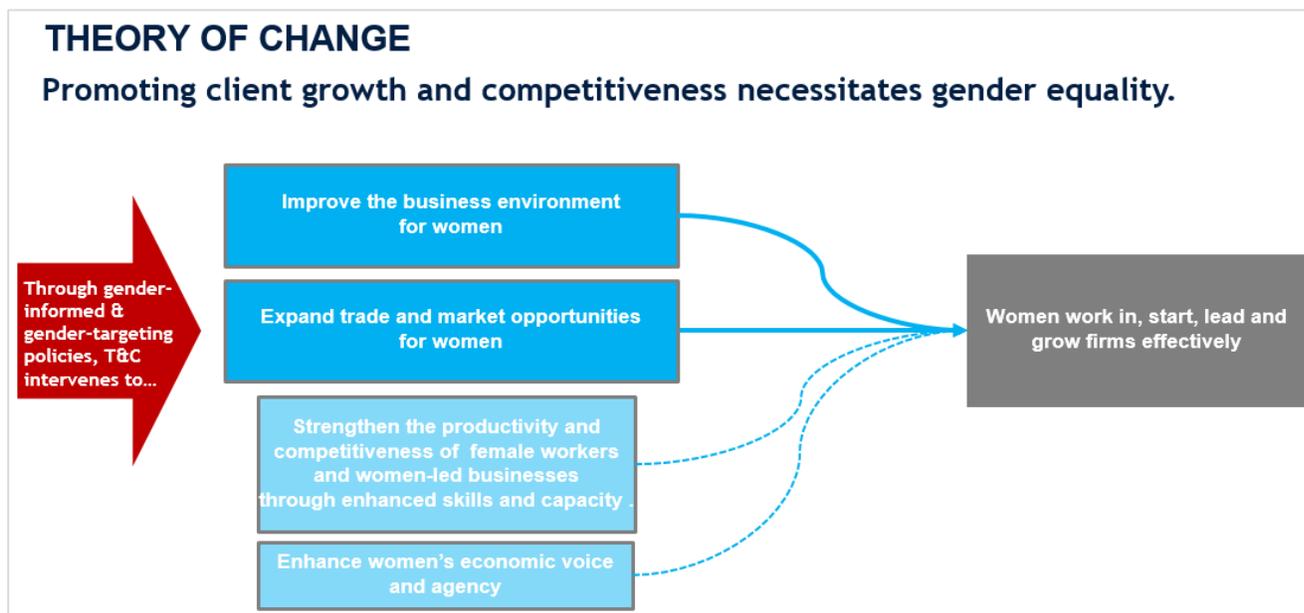
Underpinning this objective, T&C will strengthen the productivity and competitiveness of female workers and women-led businesses by enhancing their skills and capacity; and it will improve women's ability to exercise voice and influence over the business environment within which they work.

Gender-informed design of gender neutral economy-wide T&C reforms (gender mainstreaming): These are programs that on their face, are designed with no explicit gender differences. However, indirectly these policies and programs can still have potential unequal impacts on women and men, if women and men face different underlying constraints in being able to access the benefits that arise from the intended impact. For these programs and policies to be inclusive and effective in practice, they must take gender-specific constraints into account and therefore be *gender-informed*. Gender-informed policy design of economy-wide T&C reforms can open up market opportunities for women, encourage investment in women-owned businesses, and in the process, affect social norms and economic prospects for women. Here, it will be critical to understand, under what conditions such non-targeted efforts are most likely to benefit women's advancement as entrepreneurs and also as workers. In these cases, T&C should identify the impacts of these policies and reforms on women and ensure they are fully exploited. Ensuring that the design and implementation of otherwise gender-neutral reforms and programs are gender-informed and therefore inclusive will improve women's economic empowerment even if women are not explicitly targeted.

Gender-targeted approaches to economy-wide T&C reforms: While economy-wide efforts may expand opportunities for all, they do not always or automatically and explicitly address existing inequalities and gender biases and in some cases, may even exacerbate them. Where gender inequity in access to economic resources (asset control, land, production inputs, technology etc.) or in human and productive capacities (skills, knowledge, networks, etc.) exists, T&C's *gender-targeted* interventions can specifically reduce it. Gender-targeted interventions can remove explicit gender-based legal or regulatory barriers to women's economic equality (e.g., restrictions on women's legal capacity to sign contracts) and address discriminatory enforcement of rights that do exist (e.g., failing to protect women's property rights in disputes, or treating women as easy targets for bribes). Alternatively, T&C gender-targeted interventions can support women as direct beneficiaries. Reducing gender inequities through this targeted approach achieves long-term impacts on women's enterprise growth, ability to trade, productive capacities and access to key productive inputs, and it enables women to express economic roles productively in a competitive marketplace.

T&C interventions will benefit women both in an individual capacity and through their participation in enterprises and firms as employees, managers, owners, leaders, and members of the board.

Figure 1: T&C's Theory of Change



1.4 The Economic Case for Gender Equality

T&C's contribution to women's economic empowerment is to ensure that women can fully access the benefits of improved job and business opportunities. Put into the larger context, T&C's support to women translates into economy-wide growth. Making public investments in the development of female entrepreneurs and workers accrues benefits to firms via women's contributions to product and process innovations, as well as to households via higher female incomes and savings. It enhances the micro-economics of growth (e.g., increasing labor force participation, increasing labor productivity, engaging women in high growth sectors).

T&C must also promote women's economic empowerment and gender equality as prerequisites for sustainable private sector growth. As the global economy becomes more integrated, client countries that advance gender equality enhance their competitiveness by maximizing economic opportunities for men and women. A recent study¹ estimates that achieving equality in economic opportunity for women and men could spur \$28 trillion in world GDP growth by 2025 and bring 240 million workers into the world economy.

The economic benefits of gender equality are measurable. In the United States, women-owned firms have an economic impact of \$3 trillion that translates into the creation and/or maintenance of 23 million jobs, which is 16 percent of all U.S. jobs. These jobs not only sustain the individual worker, but contribute to the economic security of their families, the economic vitality of their communities and the nation.² Studies have shown that Fortune 500® companies with women's

¹ The Power of Parity, McKinsey Global Institute, 2015

² National Women Business Council: The Economic Impact of Women-Owned Businesses in the United States, 2009.

representation on their boards outperform those without.³ And through a survey of private sector leaders, Dalberg Global Investment Advisors found that 34 percent reported increased profits as a result of their efforts to empower women in emerging markets.⁴

World Bank research⁵ shows that closing agricultural productivity gender gaps of 28% in Malawi, 16% in Tanzania and 13% in Uganda could result in gross gains to GDP (\$100m, \$105 m and \$ 67 m in GDP increase in Malawi, Tanzania and Uganda respectively), alongside other positive development outcomes, such as reduced poverty and greater food security.

These identified gains, send a strong signal to policymakers that closing the gender gap is smart economics. Women's economic empowerment strengthens the private sector; companies reach a wider talent pool, realize enhanced productivity and improve staff retention rates. Research also shows a positive correlation between female participation on corporate boards, profitability and growth.⁶

Figure 2: The Economic Case for Gender Equality



³Credit Suisse, Gender Diversity and Corporate Performance, 2012.

⁴Dalberg Global Investment Advisors, The Business Case for Women's Economic Empowerment: An Integrated Approach, October 2014.

⁵ Gender Innovation Lab, Costing The Gender Gap, Policy Brief Issue 13, December 2015

⁶ Catalyst Information Center, Why Diversity Matters, July 2013.

1.5 Barriers to Gender Equality

This economic potential and promise remains under-realized for a range of reasons. While the development community has mobilized in support of women's economic empowerment, according to the OECD, less than a quarter of its members⁷ aid to economic and productive sectors targeted gender equality as a primary or secondary objective between 2013 and 2014. Only 2% of aid to financial and productive sectors targeted women's economic empowerment as a principal objective.⁸

Female labor force participation has remained at around 50 percent over the past two decades.⁹ Women are only half as likely as men to have a full-time wage job. Those who have paid work earn up to one-third less than men, due partly to occupational sex segregation. Fewer women than men trade. They are also more likely than men to engage in low-productivity activities, work in informal employment, and they transition more frequently between informal employment and being out of the labor force.¹⁰ Fewer women than men own registered companies¹¹. Female-owned businesses are generally more growth-constrained, are smaller, with fewer employees, and are more likely to be home-based.

Access to quality jobs also lags, the result of capacity and skills gaps between men and women, lack of transport, care and other workplace facilities, as well as powerful prevailing socio-cultural norms. Legal and regulatory barriers as well as biases in the implementation of rules create business uncertainty for women.

Research¹² shows that lower productivity¹³ of female-led firms is overwhelmingly accounted for by sorting by sector and size, as well as differences in factor intensity, in addition to differences in human capital or local investment climate conditions. By contrast, gender differences in investment and growth rates, research¹⁴ shows, can be attributed to poorer access to production inputs such as fertilizer, hired labor, machinery and cash crops for women. In addition, female owners of formal small and medium-sized businesses face a credit gap of roughly \$300 billion which limits their capacity to grow.¹⁵

⁷ The findings measure the 29 members of the OECD's Development Assistance Committee's bilateral aid.

⁸ OECD DAC Network on Gender Equality Tracking the Money for Women's Economic Empowerment: Still a Drop in the Bucket, June 2016.

⁹ IMF, Women, Work, and the Economy: Macroeconomic Gains From Gender Equity, September 2013.

¹⁰ World Bank. 2015. World Bank Group Gender Strategy (FY16-23): gender equality, poverty reduction and inclusive growth. Washington, D.C.: World Bank Group.

<http://documents.worldbank.org/curated/en/2015/12/25691813/world-bank-group-gender-strategy-fy16-23-gender-equality-poverty-reduction-inclusive-growth>

¹¹ <http://www.enterprisesurveys.org/Data/ExploreTopics/gender>

¹² Gender And Rural Non-Farm Entrepreneurship, Costa, Rita, and Bob Rijkers, 2011

¹³ Firm productivity means here differences in output per worker

¹⁴ Explaining Gender Differentials in Agricultural Production in Nigeria, Gbemisola Oseni, Paul Corral, Markus Goldstein and Paul Winters, 2013

¹⁵ WBG Gender Strategy.

2 Indicative Regional Demand for Gender-Informed and Gender-Targeted Solutions

To better understand the demand drivers for T&C-led gender-informed solutions, T&C Regional Practice Managers and operational staff were consulted on priority areas of intervention and experimentation, research and analytics needs, data gaps and client demand. This feedback was also compared against the priorities set out in various Regional Gender Action Plans (RGAPs).

As shown in Table 1, overall, **access to quality employment** emerged as the top issue for all regions in a range of sectors - agribusiness, light manufacturing, cottage industries, tourism and services. Targeting **legal and regulatory barriers to full economic participation and promoting trade and competition** were also priorities. Teams emphasized advocacy to policymakers and building client demand by demonstrating economy-wide impacts of reforms to remove barriers to women's economic participation. Underpinning these topics, PMs and staff highlighted the need for access to data and tools to support gender analytics and project design efforts.

Table 1: T&C Indicative Regional Demand

Demand Evidenced	LCR	MNA	ECA	AFR	EAP	SAR
Foundational Knowledge						
Data, analytics, and diagnostic tools	✓	✓	✓	✓	✓	✓
Improving the Business Environment For Women						
• Access to assets	✓	✓		✓	✓	✓
• Formalization	✓			✓		✓
• Removing Legal/Regulatory Barriers	✓	✓	✓	✓	✓	✓
• Social-cultural norms	✓	✓	✓			✓
Expanding Trade and Market Opportunities For Women						
• Employment	✓	✓	✓	✓	✓	✓
• Growth/Productivity	✓		✓	✓	✓	✓
• Entrepreneurship	✓		✓		✓	✓
• Trade and competition	✓	✓	✓	✓	✓	✓
• Skill development	✓		✓	✓	✓	✓
• Gender-based violence			✓	✓		✓

2.1. Latin America and the Caribbean

In Latin America and the Caribbean (LCR), teams identified formal employment, supporting female voice and agency in economic policymaking, and growth strategies for women-led firms as priorities. Despite the diversity of the region, there is a shared need to identify barriers to labor force entry beyond legal or regulatory measures, and to better understand constraints to female business ownership and income disparities with men. T&C projects in LCR that target firm competitiveness in agribusiness, tourism, manufacturing, and services could strengthen their gender dimensions with better data on female labor force participation and sectors of promise. T&C is undertaking project partnerships to support skills development and increasing firm productivity with the Education and Social, Protection and Labor (SPL) Global Practices. The ongoing EPIC project in the Caribbean is a showcase for gender-targeted entrepreneurial capacity building, but a key concern is how to monitor growth once trainees graduate the program. Another area of opportunity is building relationships with regional MNCs and business associations to develop inclusive value chain opportunities for women.

2.2. Middle East and North Africa

T&C work in the Middle East and North Africa (MNA) has focused on improving the investment climate for business, but a gender angle has yet to fully emerge. The MNA team identified employment for women and youth as an area of need in a variety of sectors, such as agriculture and handicrafts (Tunisia, Morocco, and Egypt), as well as in home-based work (Jordan). Socio-cultural impediments to increased female economic engagement are a major challenge. Deeper analytical work on home-based work, barriers to female labor force participation (including school-to-work transition) and the dynamics of informality are needed. The Syrian refugee crisis has urgently raised the need for more knowledge on the link between employment and fragility to help female refugees in Jordan, Lebanon, and Turkey. Gender-targeted and gender-informed enterprise surveys were requested. A successful partnership with SPL is already in place, but more can be done to establish systematic approaches to T&C/SPL engagement, as well as to strengthen links to Transport and ICT and F&M in facilitating women's entry into male-dominated sectors. The team noted the general lack of client demand as a major impediment.

2.3. Africa

Facilitating access to jobs and removing legal and regulatory barriers that inhibit women's economic participation are priorities in the Africa region. Access to finance for women was seen as a key enabler for asset ownership, where F&M is a natural partner. There is also demand for programs to spur female entrepreneurship. Sectors where women already predominate were of interest, in particular, agriculture, retail, services and handicrafts. Initiatives which target predominantly female sectoral demographics, such as small-scale cross-border traders in the Great Lakes Trade Facilitation Project, or cashew value chain work in Cote d'Ivoire are seen as potentially replicable. Demand for analytical work was expressed on intra-household dynamics in asset ownership, the economic effects of gender-based violence, and good practice approaches for women to participate in male-dominated sectors, such as construction, mining and public procurement. Operationally, there is demand for inclusive value chain development in productive

and higher value sectors, in partnership with sectoral GPs, such as Agriculture or Energy. Cultural norms that impede women as economic actors was raised as an issue by the team.

2.4. Europe and Central Asia

Consultations with the T&C Europe and Central Asia (ECA) teams were complemented by discussions with the team developing the new ECA RGAP. As in MNA, lack of client demand was noted as an obstacle to pursuing gender interventions in ECA East (apart from the Western Balkans). In that context, awareness building was a near-term objective, including developing diagnostics on the impact of women's economic participation on overall country competitiveness and growth and promoting competition in domestic markets. The team expressed interest in economic programs for the Roma population and Syrian female refugees, which take due account of socio-cultural realities in the region. These could include skills development, economic effects of gender-based violence, and the establishment of jobs banks. In ECA West, the removal of legal and regulatory constraints to economic participation were key priorities, which might be addressed through DPLs. Analytical work was needed in regional trade integration effects on women, agribusiness value chain analyses and SME/entrepreneurship capacity building. SPL is a key partner, including in land rights reform. The ECA RGAP incorporated T&C's considerations, and it also mentions a strengthening of the role of the private sector, as well as widening opportunities for women to participate in science, technology, innovation and engineering (including access to risk capital) in Georgia, Kazakhstan and Croatia.

2.5. East Asia and the Pacific

In East Asia and the Pacific (EAP), T&C has no established projects that are specifically gender-targeted. However, SME and entrepreneurship work underway (Philippines, Vietnam, Indonesia) could be gender-informed. To complement Poverty and HD groups' work, T&C could focus on gender-informed SME development and entrepreneurship in key sectors traditionally dominated by women, such as garment manufacturing, where established producers like Vietnam and Cambodia are being displaced by lower cost countries like Myanmar. Similarly, tourism is a promising sector, particularly in the Pacific Islands, where women are employed in hotels or engaged in handicrafts and small-scale agriculture for tourist markets and they need skills development and managerial training. Advice to clients on support services (childcare, transport, healthcare), particularly in special economic zones and industrial clusters was also needed. The importance of foundational data on women in the workforce was noted. Rather than clients, in EAP the donor community is pursuing the gender equality agenda as part of broader private sector development efforts

2.6. South Asia

South Asia identified access to quality jobs for women and boosting women's productivity in established sectors such as tourism and apparel manufacture as priorities. Noting little or no demand emerging from clients (with the exception of the Punjab province of Pakistan) and the

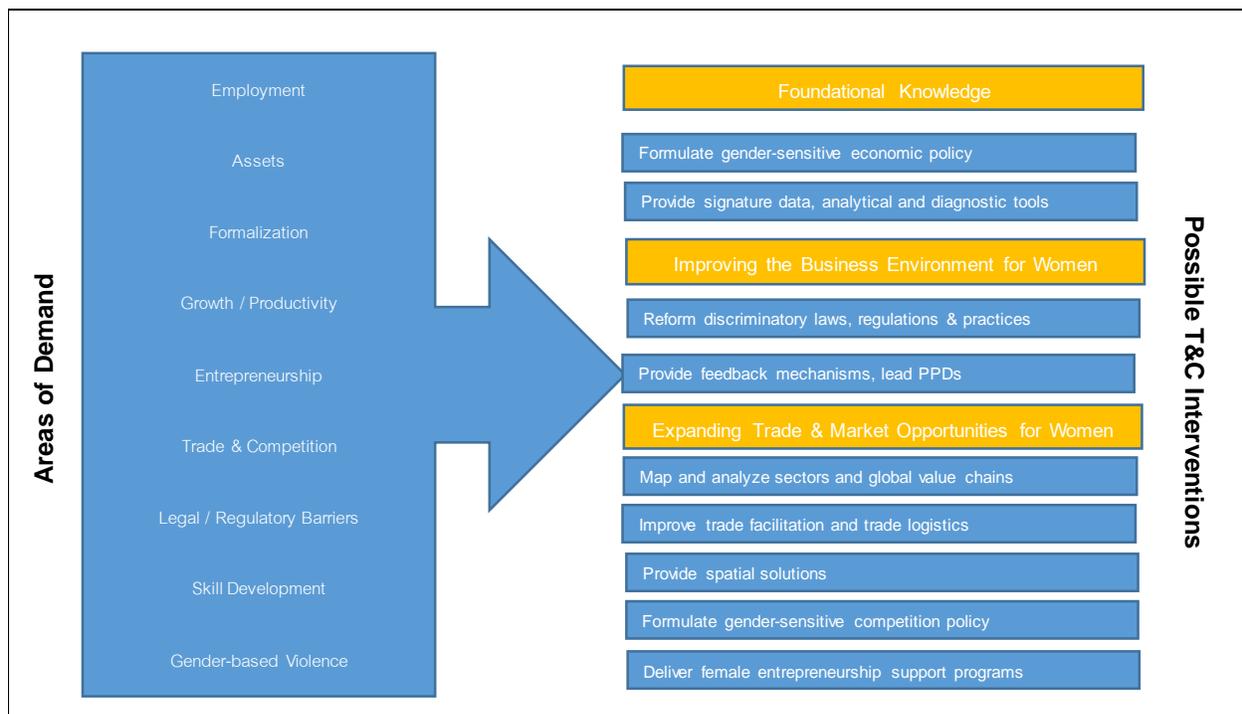
formidable socio-cultural barriers to women's economic participation, there was interest in building foundational data and analytics, as well as learning from the experience of other regions in areas such as gender-informed competitiveness country assessments, diagnostic frameworks for economic corridors and inclusive supply chains and using technology and online platforms for at-home work in cottage industries. The Social, Urban, Rural and Resilience (SURR) GP was cited as the main partner for gender activities, and a solid relationship is in place with the regional gender lead. Case studies of successful and failed approaches and rosters of consultants with experience in the region were welcomed.

3 The Range of T&C's Gender Offering

In formulating this strategy, we began by surveying T&C's spectrum of possible gender-targeted and gender-informed offerings. The possible interventions fall under three broad categories, as shown in Table 3: foundational knowledge; improving the business environment for women; and expanding trade and market opportunities for women. The task was then to narrow our focus based on priorities articulated by the regional teams.

The operational activities derived from this spectrum of options is presented in Section 3, Operationalizing Gender Considerations in T&C. We intend to maintain a flexible approach in implementing the strategy, which may entail some of the additional approaches outlined below, based on client need.

Figure 3: Spectrum of T&C Gender Interventions



3.1 Gender-Informed Economic Policy Formulation

In advising clients on policies for growth, innovation, structural transformation and economic diversification, T&C can ensure these policies positively impact women, or do not negatively impact women. For example, in charting a shift from agriculture-based to other value-adding economic sectors, new market and formal employment opportunities for women can be incorporated. Large-scale, export-oriented production and agro-industrial processing initiatives can be tailored to include women smallholder contract farmers. Shifts to higher value-added agricultural activities, such as horticulture, can support higher incomes for women and reduce gender inequalities in rural areas. Incentives schemes for women-led businesses can be valuable in sectors that disproportionately employ or benefit women. Incorporating gender-informed analyses in T&C policy advice can identify differences in outcomes for men and women, collate valuable data on these outcomes, and shed light on female constraints in terms of time, access to productive inputs, risks of harassment and violence, and exclusion from traditionally male-dominated sectors and distribution networks.

Box 1: “Whole of T&C” Country-level approach to gender

In **Tanzania**, a new Investment Climate Advisory Services Program promotes sustainable and inclusive economic growth through better economic foundations and increased trade and business growth support. This 5-year program will help Tanzania improve its competitiveness, attract investment, eliminate barriers inhibiting private sector growth and increase access to global markets. The entire program will integrate gender dimensions from the design stage so that policies proposed include consideration of impact on women and youth and data collection can be standardized throughout the life of the program to properly assess the impact of increasing women’s participation in Tanzania’s economic growth.

Gender-informed programming is a priority in the T&C portfolio for **Pakistan**, with a range of gender-informed lending operations, analytics and advisory services designed to support women’s participation in the country’s growth, development and competitiveness. Examples include:

- **Punjab Jobs & Competitiveness PforR** program supports women, especially in industrial estates, to improve compliance with duty free access requirements for EU markets, which require measures to address discrimination against women and encourage female employment.
- **Punjab Investment Climate Advisory** program assists the government to improve the provincial business environment, including for women.
- **WomenX program** builds capacity for enterprise growth and addresses constraints women entrepreneurs face through business education, networking, and mentoring. This pilot has been underway in Karachi since 2014, and activities were initiated in Lahore and Peshawar in 2016.

Likewise, enhancing economic opportunities for women entrepreneurs and workers is highlighted in the T&C program in **Bangladesh**. As part of program design, the Bangladesh Investment Climate Fund (BICF) Phase 2 embeds gender analysis in all forthcoming diagnostics, and includes gender as a dimension of identifying reform opportunities. Potential gender-informed and gender targeted actions include conducting value chain analysis in targeted sectors, addressing regulatory implementation gaps for women in business, improving incentives for women entrepreneurs and skills for female labor force participants, and addressing wage gaps. The results framework aims to include gender targets/milestones, and will measure project impact on women’s economic empowerment as entrepreneur, wage laborer, and business leader through qualitative and quantitative impact assessments.

Finally, in **Belarus**, the **Belarus Investment Climate Advisory Project** – which aims to accelerate SME growth through better policies and their implementation including at the subnational level, is piloting a gender-targeted initiative in the regions of Brest and Grodno. The project aims to strengthening business skills through the skills development program for aspiring women entrepreneurs, and includes an assessment of knowledge gaps within specific segments of aspiring women entrepreneurs. The goal is to narrow the knowledge/skill gap among Belarusian female entrepreneurs in these two regions by providing participants with customized training (including the localization of the WBG training materials developed for projects such as WomenX). The pilot is working with public and private organizations that can support local women-led start-ups.

3.2 Signature Trade and Competitiveness Analytics

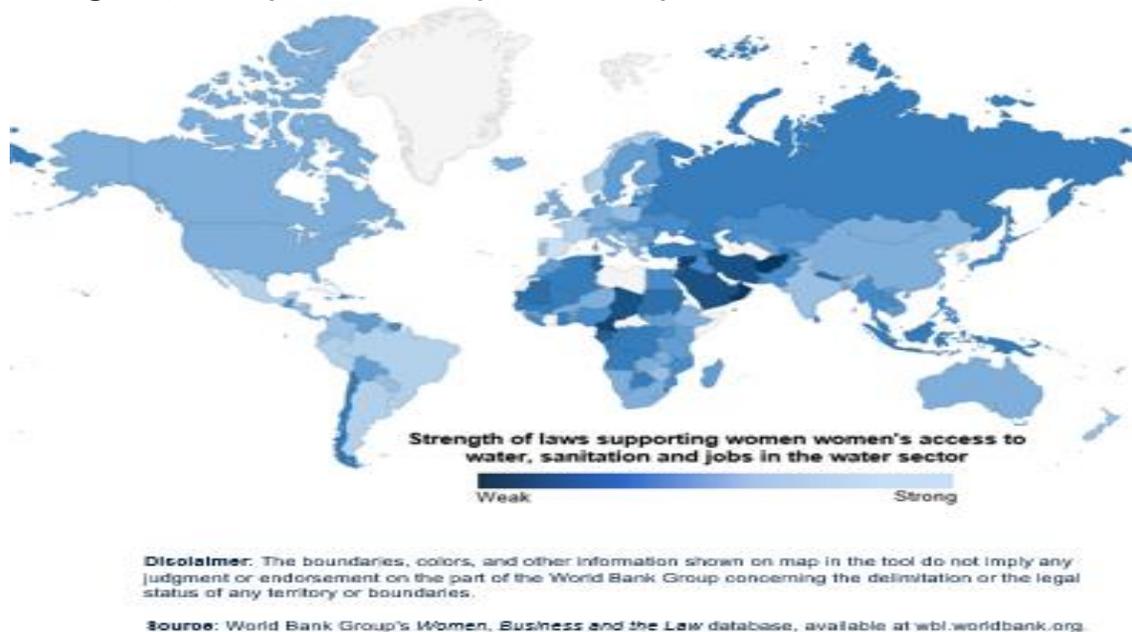
T&C can identify impacts, opportunities and constraints for women and add to its knowledge and data by incorporating standardized considerations or specific modules in its ex-ante analytical frameworks and toolkits, such as Diagnostic Trade Integration Studies and Markets and Competition Policy Assessment Toolkit (MCPAT), as well as the proposed Competitiveness Diagnostic now being developed. Standard investment climate diagnostics tools can be gender-informed by incorporating Women, Business and the Law indicators in its Indicator Based Reform Advisory (IBRA) work to benchmark countries on issues such as access to credit, corporate board quotas, occupational restrictions, and women’s ability to sign contracts, own property, claim head of household, travel, and obtain identification. Investment Reform Maps (IRM), can include data on issues such as female participation in business; legal obstacles hindering women’s participation in the market; gaps in participation in key sectors and regions; and skills and educational differences between men and women. Good Regulatory Practice (GRP) tools and surveys can be gender-informed or gender-targeted. Entrepreneur needs assessments can analyze available data on firm size, constraints and barriers, capital availability, sectoral concentrations, geographic location, performance of women-owned firms. Entrepreneurship ecosystem maps can embed a gender lens when exploring the roles played by actors such as financial institutions, government agencies, SME support centers, academia, and business associations.

Flagship reports, such as the Growth Entrepreneurship Flagship Report, can examine the unique needs of women. T&C could expand its analytical work on the link between trade, gender and poverty and between competition policy, gender and shared prosperity, building on past studies with WTO and OECD to explore how trade and enhanced competition benefit women.

Since data availability is a major challenge, T&C can develop gender-informed components in trade portals it supports. Leveraging existing surveys to include a gender lens and to support the collection of gender disaggregated data are worth exploring. For example, an ongoing gender study in Pakistan could be linked to trade facilitation work at the Wagah border points and to investment climate interventions throughout the country to ensure appropriate data collection.

T&C can collaborate with the *Women, Business and the Law* team to create data ‘heat maps’ of client countries where possible interventions could be considered. Systems to monitor data on abuses, harassment and other Gender-Based Violence (GBV) issues affecting women day traders at borders, such as toll-free lines can be tested.

Figure 4: Example of a WBL topical heat map (done for the Water sector)



3.3 Sector and Global Value Chains

In sectors where female participation predominates, such as tourism and agribusiness, T&C is developing methodologies for incorporating a gender lens into project development. T&C may consider prioritizing sectors where there is a disproportionate effect on women. Sector promotion initiatives can include analyses of appropriate incentives for women. Global Value Chain (GVC) analyses could explore how women feature in GVCs and what sort of market-based interventions or safeguards would be beneficial for them. Sector and value chain analyses can explore how women could trade more and on fairer terms, especially with larger buyers, via trade facilitation platforms, e-commerce initiatives, and contractual arrangements. Pilot GVC surveys in Kenya, Zambia and Ghana are examining how smallholder farmers are linked to three agricultural value chains, and data collected will be gender disaggregated for deeper assessment. T&C's GVC work will encourage compliance with ILO labor standards in industries where women are intensively employed and explore how to leverage data collected by the Better Work initiative.

3.4 Fair Market Competition for Women Consumers and Traders

T&C's competition policy work can address the welfare of women as consumers, small producers and businesspersons. Actions to end cartels in staple food sectors in South Africa had a disproportionately greater income effect on female-headed households¹⁶, proving the links between growth, diversification and innovation with welfare gains for poor households.¹⁷ There is

¹⁶ World Bank, 2016. South Africa economic update: promoting faster growth and poverty alleviation through competition. South Africa economic update; issue no. 8. Washington, D.C.: World Bank Group. <http://documents.worldbank.org/curated/en/2016/02/25857526/south-africa-economic-update-promoting-faster-growth-poverty-alleviation-through-competition>

¹⁷ Bartley Johns, Marcus; Brenton, Paul; Cali, Massimiliano; Hoppe, Mombert; Piermartini, Roberta. 2015. The role of trade in ending poverty. World Trade Organization: Geneva.

also evidence that boosting competition incentivizes the removal of gender biases and wage discrimination.¹⁸ Competition policy reforms can also improve outcomes for small producers, for example, by increasing competition amongst large buyers in agricultural value chains for their products. These interventions can close economic gaps between men and women, and deepen understanding around how poor, female-headed households are affected.

3.5 Facilitating Trade by Women

T&C's trade facilitation and trade logistics work can shed light on the needs of female traders, including small-scale female day traders who operate informally in border areas, amidst unsafe environments. It also includes formal women exporters who will need to engage with customs agencies. Improving border facilities and customs regimes for women are a key area of work. The Great Lakes Trade Facilitation and "Accelerating Regional Integration in the East African Community (EAC)" projects currently under preparation will include systems to collate gender-disaggregated information at borders or as part of trade portals to build evidence on constraints faced by women traders and exporters. T&C's "e-trade for development" initiative explores e-commerce and online trading platforms ability to help women as traders and consumers in key sectors, and a South Asia Regional Trade Facilitation Program takes a holistic approach to the development of priority corridors, incorporating gender-informed capacity building and implementation support.¹⁹

3.6 Gender-Informed Spatial Solutions

T&C can ensure gender-informed design of special economic zones, growth poles, trade corridors and competitive cities programs, focusing on the inclusion and treatment of women as workers, and business owners. Early work in Bangladesh has produced a report outlining the social and economic benefits and issues for women in Special Economic Zones (SEZs).

3.7 Reforming Discriminatory Laws, Regulations and Practices

T&C can support clients in the design and implementation of legal and regulatory reforms to improve the investment climate for women-led businesses and female entrepreneurs. Well-designed reforms can reduce the gaps between males and females and reduce administrative costs and uncertainty for women-led businesses. Even where laws and regulations are gender-neutral *prima facie*, the segregation of women and the unequal application of regulations, procedures, and practices remain. T&C can address these implementation gaps and work on giving women-led businesses access to timely information about reforms via appropriate awareness and outreach campaigns.

<http://documents.worldbank.org/curated/en/2015/06/24708511/role-trade-ending-poverty>; Begazo Gomez, Tania Priscilla; Nyman, Sara. 2016. Competition and poverty. Viewpoint; note no. 350. Washington, D.C.: World Bank Group. <http://documents.worldbank.org/curated/en/2016/04/26211459/competition-poverty>

¹⁸ See for example Black, Sandra E. and Philip E. Strahan. 2001. "The Division of Spoils: Rent-Sharing and Discrimination in a Regulated Industry." *American Economic Review*, 91(4): 814-831.

¹⁹ There has, for example, been some concern regarding the spread of HIV/AIDS along transport corridors.

3.8 Feedback Mechanisms, Dialogue, and Women's Business Associations

T&C can actively contribute to giving women voice and agency by engaging them as entrepreneurs, employees, and/or citizens in the formulation of laws, rules, and regulations. T&C can test innovative feedback mechanisms and Public Private Dialogue initiatives, such as sensitization programs for women, notice-and-comment systems, Business to Government feedback loops, to ensure women participate actively during the data gathering and design phases of investment climate reform, as well as to stimulate dialogue with government agencies to address implementation gaps. These feedback loops and dialogue mechanisms endure in importance after reforms are adopted. Supporting the establishment and capacity development of women business coalitions and associations is also an area of action for T&C.

3.9 Women's Entrepreneurship Programs

T&C can play a significant role in supporting the unique needs of female entrepreneurs via programs that shape entrepreneurial intent, network women entrepreneurs, teach business and growth strategies, and provide funding, technology and skills development. These programs identify investment climate issues, help female entrepreneurs identify market access opportunities and give them voice and agency to advocate for themselves. T&C can collaborate with both public and private sector partners to develop business skills training programs, mentorship networks, and to test business acceleration pilots for women.

Section 2: T&C Gender Portfolio Review

As a joint World Bank-IFC Practice, T&C's portfolio includes both World Bank Lending and Advisory, and IFC Advisory projects. The World Bank and IFC have differing gender reporting methodologies and project classification systems, summarized in **Box 2** below. The analysis of T&C's portfolio between FY14-17 aims to give us a deeper understanding of how gender considerations have been integrated thus far, examine good practice examples, and draw lessons on how to embed gender more effectively.

Box 2: Rating Methodologies

In the World Bank, a systematic review for gender activities is conducted retrospectively by the Gender CCSA for active projects across all Global Practices. An aggregated rating system is used which captures three dimensions: Analysis, Actions, and Monitoring, all of which are assigned based on project design.

- The Analysis flag is designed to indicate projects that identify and analyze gender issues; refer specifically to gender diagnostics or gender disaggregated assessments; and/or reflect consultations with individuals or NGOs that deal with gender themes.
- The Actions flag is designed to capture projects that include specific actions that address the needs of individuals based on gender; propose gender-specific safeguards in social/environmental assessments or resettlement frameworks; or show how interventions are going to narrow existing gender disparities.
- The Monitoring flag is intended to capture projects that include specific gender and sex-disaggregated indicators in the results framework; and/or propose an evaluation strategy that includes an analysis of the project's specific gender impact.
- Additionally, the World Bank system includes a binary indicator on whether at least one gender component is included, thus making the project "gender-informed."

The IFC Rating system is conducted by project teams, and it identifies 6 dimensions which capture the nature of a gender intervention:

- A Diagnostic flag, which is intended to capture whether the project included a study or review of the role played by gender in the project context.
- A Design flag intended to capture whether the project includes targeted outreach and/or training for women.
- A Design flag intended to capture whether the project promotes inclusiveness, dialogue and feedback mechanisms for women.
- A Design flag to indicate whether the project includes tools, products or design components to enhance opportunities and benefits specifically for women
- A Design flag to indicate removal of regulatory barriers for women entrepreneurs and/or promotion of regulatory reforms that will disproportionately benefit women
- A Tracking flag on whether the project monitors gender-related development outcomes and impacts
- Additionally, the IFC system includes project expenses related to gender and an overall "Benefits Women" flag.

New methodology for assessing World Bank Group performance on gender and development

A new Gender tag is being designed under the auspices of the WBG Gender Strategy which will shift the focus toward measuring the quality and results of Bank operations, especially sector-specific outcomes, in closing gender gaps. Teams will be prompted to think about project-relevant gender gaps and how they align with the country engagement framework. They will be asked to select specific indicators to track the activity's outcomes or impacts. During implementation, teams will report against these indicators in the Implementation Status and Results Report. At project completion, the Implementation Completion and Results Report will rate the project's performance in closing targeted gender gaps.

Compared to other Global Practices, T&C performs fairly well in quantitative terms in incorporating gender dimensions into its lending projects. T&C's projects with at least one gender flag are fewer than GPs like Health, Education, and SPL. However, compared to GPs that work on economy-wide and firm-level interventions (e.g., F&M, Energy, Governance) T&C lending projects are more likely to incorporate gender dimensions.

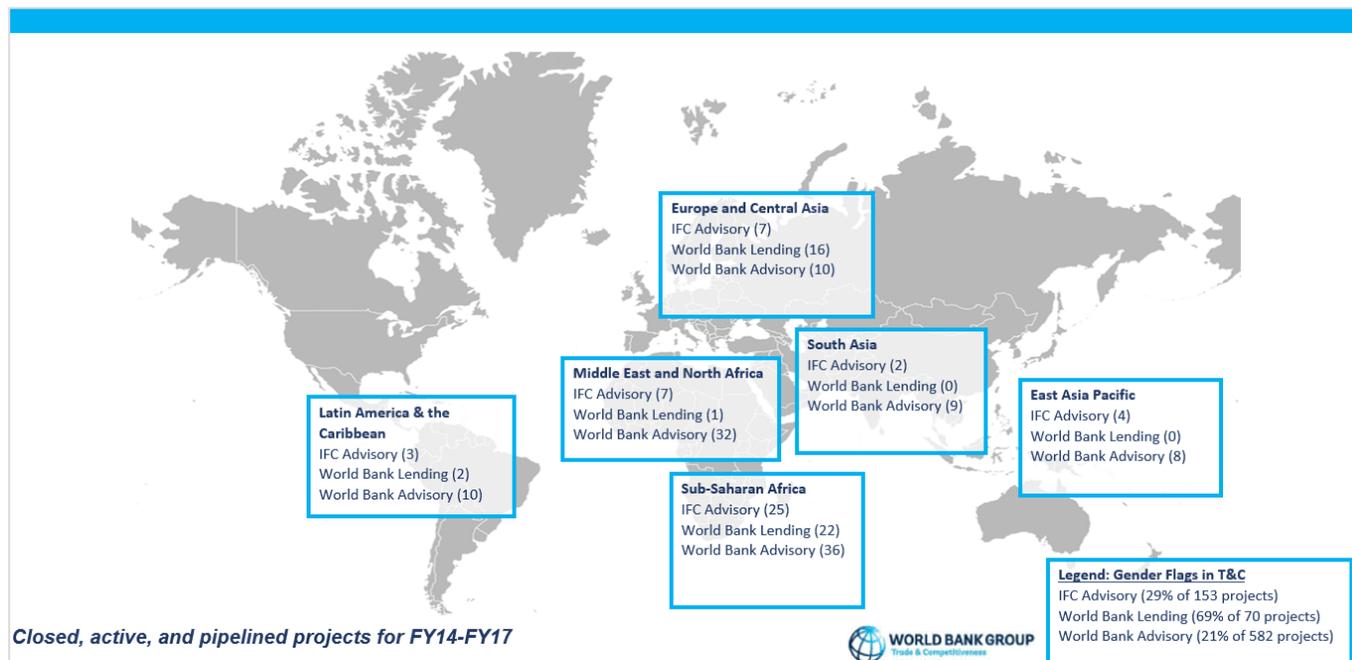
Table 1: World Bank Lending Projects that are Gender-informed, by GP, FY14-17
(Number of projects and share in total portfolio)

	FY14		FY15		FY16		FY17	
	#	%	#	%	#	%	#	%
Agriculture	38	87	38	92	25	88	48	94
Education	37	86	36	89	28	93	28	82
Energy & Extractives	45	56	36	61	38	63	65	60
Environment & Natural Resources	34	79	41	85	26	85	49	80
Finance & Markets	11	73	12	67	14	64	22	41
Governance	28	36	17	65	28	57	24	50
Health, Nutrition & Population	29	97	29	90	23	83	16	94
Macro & Fiscal Management	45	58	40	65	33	45	55	60
Poverty and Equity	5	80	1	100	4	100	5	100
Soc. Prot. & Labor	25	84	21	90	25	100	27	89
Soc. Urban, Rural & GP	52	67	50	76	44	84	67	78
Trade & Competitiveness	12	83%	12	67%	18	83%	31	58%
Transport & ICT	46	63	35	89	39	90	55	82
Water	39	62	30	67	29	76	38	79

Note: gender-informed indicates a project which includes at least of the 3 following types of gender activities: Analysis, Actions, and M&E.

The total number of T&C projects which are gender-informed has declined from 83% in FY14 to 58% for FY17. There is also a large regional variation in the percentage of gender-informed projects (projects with at least one gender flag). T&C's gender portfolio concentrates heavily in Africa. Its share of IFC Advisory and World Bank Lending AFR projects with a gender component is 49% and 79% respectively during the FY14-17 period. The only other region with a similar share of gender-informed projects is ECA, with 44% and 83% of IFC Advisory and World Bank Lending projects respectively to include at least one gender flag. AFR also has the largest number of World Bank Advisory projects which are gender-informed. However, in percentage terms, it ranks behind MENA, at 28.6%, compared to MNA's 42.1%.

Figure 5: Where is T&C Working on Gender?



Note: This figure presents all projects with indicated and actual Board Approval date between FY14-FY17. It represents the number of projects with at least 1 gender flag.

Determining why some regions have incorporated more gender activities than others requires further research. Perhaps, a combination of donor and client demand has contributed to this pattern. AFR has been able to benefit from the work of the Africa Gender Innovation Lab (GIL), which conducts impact evaluations of gender projects (including several T&C projects). The GIL actively disseminates results from its impact evaluations and policy research studies.

T&C has several staff who lead multiple gender-informed projects. Looking at the distribution of projects with at least one gender dimension by project leaders, we see a moderate degree of concentration among several staff. In the IFC Advisory portfolio, 22% of TTLs (8 out of 100 TTLs) are leading two or more gender projects, which accounts for about 40% of the gender portfolio. In the World Bank Advisory portfolio, less than 9% of TTLs (23 out of 250 TTLs) carried out about 48% of projects with a gender component. More information from project teams will help shed more light on these projects, and generate more information on why gender gets more traction with some TTLs and not others.

Most projects typically include diagnostics and analysis of gender issues, but are less likely to follow through with implementing gender-based interventions and monitoring impact. Within the World Bank lending portfolio, 40 projects include an Analysis flag, while only 30 have an Action flag. There were 96 World Bank advisory projects with analysis flags, representing 16% of all projects. 52 and 56 projects had Action and M&E flags respectively, representing some 9% of the portfolio.

Among IFC advisory projects, 28 (38% of the portfolio) include a diagnostics flag. However, fewer projects included explicit interventions or tracking of gender outcomes. The most common types of gender activities were those related to promoting inclusive dialogue and removing regulatory barriers. Only 16 projects (10% of all projects) included components designed to enhance opportunities for women. These trends were borne out in the IEG's assessment (IEG 2015) that 66% of World Bank Investment Climate operations are gender-informed but only 23% explicitly target women; and that those gender dimensions were more readily found in diagnostics and baseline assessments.

In examining a subset of active and closed T&C projects, it was found that the most common interventions were focus group discussions with businesswomen, outreach campaigns to inform women of business regulatory issues, as well as tracking sex-disaggregated data on job creation and training program attendance. While a small number of projects included clear results chain, ambitious visions and innovative methodologies, for the most part, most projects lacked results measurement frameworks. Project documents and evaluation reports showed a high degree of mismatch between the application of the gender flag and meaningful project design and implementation.

On the whole, many of the projects examined lacked a clear rationale for why gender issues should be addressed or appropriate results indicators. Accordingly, the new WBG gender tag presents a welcome shift. A single harmonized gender tag would enable more precise tracking of gender interventions. The general lack of coherent analysis on constraints facing women and proposed solutions that closely match demands suggests that a readily available database and guidelines on identifying constraints and mapping them to solutions would help teams select the most appropriate interventions. Since gender interventions in T&C are somewhat clustered among several key staff, T&C could consider encouraging more innovation and project risk in testing new gender interventions. Practice Managers should also appoint and appropriately recognize gender focal points within their units, if they have not done so already, and encourage them to share knowledge and experience with other teams. Explicit individual and team incentives can also reward those who invest in addressing gender issues.

Section 3: Operationalizing Gender Considerations in T&C

Going forward we propose to build on the lessons learned and to explore new and potentially larger interventions that hold promise of delivering impact. This will entail work in three key areas:

1. **Foundational Knowledge.** Given the nascence of its gender portfolio and because not enough is known about which solutions work best in women's economic empowerment, T&C will invest in the creation and dissemination of foundational knowledge to help it effectively design and deploy advisory and lending operations in the future. Core analytic, diagnostic and data gathering activities that fill enduring evidence and data gaps and create experiential knowledge for T&C staff to use and disseminate is a priority.

Drawing on the categorization presented in Section 1, T&C will also **undertake the gender-informed** design of gender neutral policies, and devise **gender-targeted** interventions to:

2. **improve the business environment** for women; and
3. **expand trade and market opportunities for women.**

T&C's work will be done in collaboration with partners, including Agriculture, Transport & ICT, Environment, SURR and IFC investment and advisory services teams. We have also developed a Communications Strategy (Annex 2) to ensure T&C's success in disseminating raise awareness and information dissemination on the importance of gender to our work.

An appropriate 1 to 3 year work plan, budget and results framework will be created once the strategy in this Practice Note has been endorsed. A preliminary funding plan is presented in Annex 3.

The identification and networking of a cohort of T&C gender champions who are already undertaking, or who are keen to try gender-informed and gender-targeted projects and analytical work is also a critical next step for the Practice.

1 Foundational Knowledge

To better understand client demand, embed gender components in existing diagnostic tools and surveys, generate data and learn about what works, the following priority activities are proposed.

1.1 CMU Gender Surveys

The Gender CCSA will be launching surveys of all CMUs (CDs, PLs and clients) to understand their interest in, and client receptivity to, gender-informed programs. This demand assessment will help identify priority countries for promoting our activities. T&C's gender team will contribute to the development of the survey and study feedback received to assess demand for its services.

1.2 Integrating Gender Components into T&C Signature Analytics

T&C will prioritize the integration of gender-based aspects into a carefully selected number of signature diagnostic instruments to generate ex-ante analysis of existing data and evidence on constraints faced by women. T&C will strive to ensure that to the extent possible, data received is gender disaggregated so that issues such as gender intensity of labor and production in key sectors, differences in ownership of productive assets and male/female consumption patterns can be studied. The Tanzania DTIS now underway include gender considerations. T&C will engage the multi-agency Enhanced Integrated Framework (EIF) team that funds DTISs, to consider replicating this effort. Data gathering on female investment issues in selected IBRAs and IRMs will also be explored. T&C will continue to coordinate with the Jobs Group on gender-informed dimensions in Jobs Diagnostics.

1.3 Gender-Targeted/Informed Enterprise Surveys

The Enterprise Surveys (ES) are firm-level surveys covering a broad range of business environment topics. Since 2002, the ES team has collected these data from face-to-face interviews with top managers and business owners in over 130,000 companies in 135 economies. T&C has begun work with the ES team to design and implement gender-targeted and gender-informed enterprise surveys. T&C will explore with the ES team whether/how household dynamics can be incorporated into enterprise development inquiry, and how informal enterprises can be targeted.

1.4 Impact Evaluations

T&C can better understand what works and what does not by launching rigorous impact evaluations, which also help generate data and evidence on the factors that give rise to persistent gender inequalities: market failures, institutional constraints, socio-cultural norms, and household interactions. A number of impact evaluations are already underway, and more planned for other T&C interventions, so that learning generated by projects financed can be mainstreamed in a dynamic way across the Practice. Priority should be given to regions where data and evidence are weaker. The Gender CCSA's effort in developing GILs is critically important, as they would be T&C's primary partner in this effort.

1.5 White Papers / Regional Flagships / Literature Reviews

T&C will continue developing synthesis reports, literature reviews, and inferential research to deepen its understanding of regional perspectives and emerging issues. Collaboration among T&C global and regional units, Chief Economists' offices, the Gender CCSA, regional GILs, universities, and think tanks will be sought for this work. Examples in ongoing work include a literature review on gender and investment climate, and the upcoming Africa Regional Gender Flagship report, in partnership with the Africa GIL. This work will identify drivers of gender gaps in entrepreneurial performance by leveraging on the growth of higher-quality statistical data develop guidelines for gender-informed/targeted private sector development programs.

2 Improving the Business Environment for Women

2.1 Reform of Discriminatory Laws and Regulations

Leveraging the data provided by the Women, Business and the Law report, T&C will continue to provide expert technical assistance to clients to reform discriminatory laws towards women, in order to level the playing field between male-led and female-led businesses and workers. As evidenced in Cote d'Ivoire and DRC, this work facilitates groundbreaking legal reforms that provide the right to inherit property, secure business registration and travel documents without the approval of a spouse, and benefit from income tax provisions. Partnering with IFC's Better Work program and the ILO can facilitate T&C's efforts to improve workplace policies and management practices in sectors like garments and tourism, which have high levels of female participation to address absenteeism, improve productivity; and improve labor relations.

2.2 Improving Voice and Agency and Addressing Implementation Gaps

T&C will also address de facto gaps for women where de jure laws appear equitable. In Nepal, a business registration automation project supports gender tracking. In Yemen, a newly appointed head of the "Female Business Registration Department" now receives applications directly from women entrepreneurs. T&C partnered with the Governance GP to launch a Good Regulatory Practice Program which supports innovative feedback mechanisms for women such as notice-and-comment activities in a culturally appropriate manner. T&C will continue to partner with the Governance GP, and explore collaboration with the Transport and ICT GP around the use of technology for economic voice and agency.

T&C acknowledges that socio-cultural norms shape women's endowments, preferences and practices. Analytical work shows women take decisions in the context of socially accepted gender roles and widely shared conceptions about ideals of masculinity and femininity²⁰, and affect willingness to compete, participation in various sectors, or growing their enterprises. T&C is partnering with SPL in the context of a business plan competition in Kenya to identify mechanisms of overcoming female entrepreneurs' decisions not to compete with men. It will be important to continue working closely with counterparts in the Gender CCSA, DEC, Poverty, and SPL to ensure its work is informed and responsive to these factors.

2.3 Fostering Inclusion for Marginalized Groups

T&C is seeking to respond to the largest crisis of forcibly displaced people in history in the past 70 years, triggered primarily by the civil war in Syria and unrest in the Middle East, Africa and the Balkans. Work is underway to understand the drivers of migration, the characteristics of female migrants, types of work available to female labor migrants, implications on the flow of remittances

²⁰ Marcus, R. and Harper, C. (2014) Gender Justice and Social Norms – Processes of Change for Adolescent Girls. ODI.

and the welfare of families and communities (Fleury, 2016). There are also promising opportunities to support operational programs in Tunisia and Morocco on jobs for marginalized women and youth, a pipeline P4R program in Upper Egypt in the handicrafts and agribusiness sectors, and a P4R/DPL program in Jordan examining jobs and home-based work for Syrian refugees. Better understanding the landscape for women refugees and migrants can inform additional policy considerations to reduce vulnerabilities and risks, and support the employment and employability of these women. T&C can also launch cross-regional analyses on jobs for female refugees, perhaps in conjunction with the Jobs CCSA's refugee-related projects in Lebanon, Jordan and Turkey.

3 Expanding Trade and Market Opportunities for Women

3.1 Cross-Border Trade Facilitation

Cross-border trade fosters economic growth and is of critical importance in fragile and conflict-affected states where informality often prevails in trading patterns. T&C is leading the Great Lakes Trade Facilitation project which aims to reduce corruption and GBV at borders and improve market access, revenues and profits for women traders. This includes supporting infrastructure improvements, security arrangements for small scale traders, and arranging warehousing, market exchanges and other supply chain facilities for agricultural products. T&C can scale this work further by deepening policy reforms and capacity building efforts to improve the efficiency and security of border operations. A promising opportunity exists to scale up the Great Lakes work to countries where cross-border trade is expanding and where T&C is already working with governments. This includes South Asia and the border areas of Guinea, Sierra Leone and Liberia.

3.2 Increasing the Value Women Derive from GVCs

Research indicates that women tend to participate in the initial stages of lucrative agribusiness value chains, providing raw inputs via farm labor. Women are also present in a number of services sectors including tourism. T&C is in partnership with the Agriculture GP, developing a methodology to apply a gender "lens" to agribusiness diagnostics and projects. This methodology will be ready in FY17 for use in a wide range of client countries interested to maximize returns and female participation in agribusiness value chains. There is also interest in linking agribusiness and tourism value chains to support local sourcing and procurement by hotels and restaurants from women. Once the gender lens for agribusiness is developed, it will be rolled out in other key sectors to use in project design and guide implementation.

3.3 Occupational Sex Segregation

A range of reasons is cited to explain gender differences in business performance. Within those, the sector of operations is consistently identified as a major issue. Recent analytical work led by T&C in partnership with the Africa GIL in Ethiopia and Uganda found that women who cross over

into male-dominated sectors make as much as men, and three times more than women who stay in female-dominated sectors. The studies examine a set of factors to explain the differences in sector choices, and found that there is a problem of information: women in traditional sectors do not know about the benefits of entering into male-dominated industries. The analysis also concludes that the influence of male role models and exposure to the sector from family and friends are critical in helping women circumvent occupational segregation.

Projects in Guinea and Congo are beginning to explore whether providing women entrepreneurs with adequate information, exposure, and mentoring will help them own businesses in male dominated productive sectors. T&C will continue to pilot and evaluate a set of different interventions to understand which ones are most cost-effective in spurring the entering of women in male-dominated sectors.

3.4 Skills Development for Business Owners and Workers

Female entrepreneurs face multiple constraints simultaneously, including in terms of access to skills, finance and markets. Addressing one issue may not be sufficient to overcome the challenges women face given the complementarity of those constraints. In this context, T&C is leading integrated entrepreneurship programs in Pakistan and Nigeria (WomenX) to provide female entrepreneurs with high-quality business education including in management tools, financial education, and soft skills, and entrepreneurship development with the support of mentors, including prominent local entrepreneurs, women role models, and professionals. These holistic approaches can be expanded to other countries with demand.

T&C female entrepreneurship programs are using business plan competitions as mechanisms to crowd source new business ideas, and to reach a more inclusive set of women businesses. The process involves support in preparing a business plan, developing managerial skills for competition winners, and providing grants for further business preparation and development. It has proven to be very effective in expanding business activity and performance for women entrepreneurs (McKenzie, 2015). Given that T&C has/is holding competitions in Benin, Côte d'Ivoire, Guinea-Bissau, Nigeria, and Senegal, we will explore establishing productive relationships with organizations such as the Google Foundation, Microsoft, and others to collaborate and learn.

Evidence suggests that traditional managerial training programs have limited success on their own in improving the performance of women led-businesses (McKenzie & Woodruff, 2014). New non-cognitive skills development programs, such as the one T&C led in Togo for 500 businesses, focus on perseverance, innovation, goal-setting, planning, receiving feedback, and overcoming obstacles. Mid-term results suggest very positive impacts for female entrepreneurs in changes in business practices, access to finance, access to networks, and business performance (Goldstein, 2016). These promising programs on developing non-cognitive skills of entrepreneurs are now being expanded by T&C in Mexico and Ethiopia (in partnership with F&M) and by SPL in Macedonia. T&C is also preparing a similar intervention with women farmers in Mozambique under the auspices of a major lending operation.

3.5 Results and Impact

The strategy for T&C and gender requires systematic tracking and assessment of results. Process indicators will be used to measure the progress and evolution of T&C's portfolio of knowledge and operational work. The indicators set out in **Annex 1** will capture progress in areas of project design and measurement, operational integration and communication. To complement these process indicators we are beginning work on a gender-informed results framework. The framework will draw upon existing T&C indicators to facilitate disaggregation of outcomes and impacts by gender. Several new indicators have also been suggested to measure results from gender-sensitive T&C operations.

4 Partnerships, Outreach and Funding

The successful implementation of the Gender Practice Note will require T&C to partner with other organizations and to make effective use of outreach mechanisms and resources available. Toward that end, the Communications Plan attached as Annex 2 is aimed at supporting the objectives and activities outlined in this Note to raise awareness with internal and external audiences. T&C will develop a set of tailored outreach messages to facilitate understanding and obtain buy-in from a broad range of stakeholders.

Likewise, Annex 3 presents the Funding Plan for the 4-year period. T&C will utilize several sources in realizing the gender strategy -- existing sources of funding, both internal (country and global engagement funds) and external, and mobilization of new funding from donors and partners. An indicative budget of US\$10 million has been set for the 4-year strategy period.

The tables below summarize key partnerships and collaboration that T&C will develop or strengthen in implementation of the Gender Strategy.

Table 3: Internal Partners and Related Activities

Partner	Activity	Rationale
Country-Level Diagnostic and Analytical Work		
Jobs Group	Jobs Diagnostic	Opportunity to scale-up work in this area in response to demand from the regions and also to more thoroughly disaggregate the analysis by sex, to contribute more gender-related insights. The Zambia Jobs Diagnostic is one example of how T&C can collaborate more in this area.
Agriculture GP	Agri-Gender Tools	Integrates well with T&C agri-gender checklist under development and complements ongoing collaboration on toolkits and design approaches
DEC	Enterprise Surveys, Doing Business, and WBL	Utilize findings to inform T&C reform activities in country programs

Various	Analytics	Gender CCSA, GIL, Chief Economist Offices, and Social Protection & Labor GP
Catalytic Support for Firms and Entrepreneurs		
Energy GP, Climate Group	Clean Tech Entrepreneurship	Catalytic efforts can spur entrepreneurship and build firm capabilities. Such measures can include early start-up financing, industrial and agricultural extension programs, support for innovative and inclusive SMEs, business incubators and enablers, public awareness, pairing the private sector with educational institutions, and skills development.
Education GP	Skills Agenda for Entrepreneurs	
F&M GP, IFC IS	Support to Women-owned SMEs	

Table 4: External Partners and Related Activities

Partner	Activity
IMF	Published cutting edge research on the links between GDP and gender parity, and on legal reform on dimensions measured by WBL, and economic growth, that can be used to inform reform dialogue with government counterparts.
IADB	Active via its MIF program in LAC, and its efforts on promoting female angel investing groups, as well as other programs to support women-owned businesses. Potential partner for SME-support and entrepreneurship programs.
WEConnect International	Promote supplier diversity among large MNEs to increase their purchasing from certified female-owned SMEs, relevant across the GP. Opportunity to work with MNCs members of WEConnect, in our linkages work.
Goldman Sachs	Strong partnership exists between IFC and Goldman Sachs via the 10,000 women program. T&C could consider how to leverage this.
Intel	Have a program and curriculum to offer digital literacy training to women that can be incorporated in a program of firm level support.
Cherie Blair Foundation	Runs remote mentoring programs that can be a parallel offering to T&C firm level support programs.
Academia	Initial conversations have been held with Babson College to partner on T&C's high growth entrepreneurship flagship report.
Roundtable of Ministers	The Gender CCSA has convened a group of Ministers of Finance committed to advancing the gender agenda. T&C could explore how to tap this convening power.
UN High Level Panel on Women and UN Women	Opportunity to use this panel (President Kim is a member) to showcase issues of importance to the economic advancement of women. UN Women is also a key international agency with activities in economic empowerment.

Annex 1: Process Indicators for T&C Gender-Informed Interventions

Designed to track progress of T&C gender-informed work from a portfolio perspective, these process indicators enable measurement of how gender issues are being embedded and addressed in our operational engagements, the integration of gender knowledge in our knowledge agenda, and the dissemination of gender lessons amongst global and regional T&C staff.

Project Design and Measurement

- Number of projects undertaking analysis and/ or consultation on gender related issues
- Number of project activities designed to address gender related constraints or issues
- Number of projects with M&E plans designed to capture/ measure gender specific indicators or gender disaggregated data
- Number of analytical studies/ diagnostics addressing gender-specific issues
- Number of projects that identify women as a beneficiary group
- Number of projects with component(s) targeting women related constraints and barriers
- Percentage of commitments directed towards women related components
- Number of projects receiving design, implementation and/or M&E support based on T&C gender results framework, evidence and lessons
- Percentage of gender-informed T&C interventions that include impact/ program evaluations

Operational Integration

- Number of dissemination and learning events with task teams
- Number of projects receiving design, implementation and/or M&E support based on T&C gender evidence and lessons
- Number of client advisory products developed
- Number of tools developed (private sector)
- Number of activities in which new or improved gender data has been produced or made available
- Number of analytical reports covering frontier issues and persistent gaps
- Number of case studies on integrating women into business operations

Communication and Learning

- Training implemented and new curricula developed as needed
- E-learning course on closing gender gaps and business benefits is developed
- T&C hosts regular face-to-face training courses on closing gaps between men and women in T&C targeted sectors
- E-learning course on closing gender gaps and business benefits is piloted
- Number of training courses hosted

Annex 2: Communications Plan

The T&C Gender Communications Plan is aimed at supporting the objectives and activities outlined in the Practice Note, contributing to the integration of gender-related activities in the T&C portfolio, and building awareness with internal and external audiences.

As presented earlier in this document, within the context of T&C's mandate and the goals of the WBG Gender Strategy, two key objectives have been identified related to women's economic empowerment: Improving the **business environment** for women; and expanding **trade and market opportunities** for women. The Communications Plan is seated within these key objectives, however it will develop a set of tailored outreach messages for internal and external audiences to facilitate understanding and obtain buy-in from a broad range of stakeholders, as well as, highlighting the "business case" for clients and partners.

The evidence for raising women's role in the economy is clear. There is growing consensus that women's economic empowerment improves both development outcomes and business success.

Key Messages

General: Women's economic empowerment is a positive economic imperative that maximizes economic opportunities, creates new jobs and enhances productivity (argument of "smart economics" from WDR).

T&C: T&C is equipped to become a leader in piloting innovative approaches to delivering results for women at the economy-wide, subnational, sectoral, and firm levels by:

- Establishing the legal and regulatory conditions so that women are able to fully engage in economic activities
- Developing women's skills and capacity to ensure equal access to economic assets and opportunities
- Strengthening women's voice and influence in the policy environment and the working conditions within which they operate.

Audience

Communications and outreach efforts will be directed both toward internal and external audiences as presented in the table below:

Key Internal Audience	Key External Audience
TTLs	Government/Policy Makers (Ministry of Economy/Finance)
Gender focal points	Development Partners
M&E specialists	Private sector and non-profit partners
Regional T&C program leaders, CMUs, CDs	

FY17-18 – Positioning for Success

With the launch of the T&C Gender program, and in light of the demand expressed by regional TTLs during consultations, FY17 will focus on our internal audience to raise awareness, share knowledge, and encourage discussion and dialogue. In FY18, we will broaden these efforts to include external stakeholders and partners.

A key FY17 deliverable will be to create an online portal (e.g., a “Gender Center” on the T&C website, CCSA website or stand-alone Spark page) where information about T&C Gender Practice note, lessons learned, best practices, pipeline and portfolio (project highlights), and M&E will be aggregated and accessible. The site will also link to external sources of information, partner sites, data and analytics, news, etc., related to women’s economic empowerment. The portal will go beyond information dissemination and one-way communication to facilitate active participation of T&C staff and colleagues through effective online feedback and Q&A channels.

Importantly, the portal will feature products and information generated in the Foundational Knowledge component, including results of the CMU survey, new analysis and impact assessments conducted, diagnostic tools, etc.

The table below presents main activities to be completed in FY17-18.

FY17-18 Gender Communications Activities

Activity	Deliverables	Timeline	Staffing
FY17			
Form Comms Team	<ul style="list-style-type: none"> Designation of dedicated communication team to oversee all communication activities and products, liaise with Gender CCSA, answer queries, provide quality control on messaging, create and manage calendar of key events and deliverables, implement T&C Gender Practice Note’s Communications Action Plan 	FY 2017 Q1	T&C Gender Lead T&C Gender focal points Communications STC
Internal Online Outreach	<ul style="list-style-type: none"> Creation of T&C Gender Portal on WBG website Support in creating the content, updating website and cross promotion Update website with consultations, survey findings, relevant external information, etc. 	FY17 Q1/2	T&C Gender Lead T&C gender focal points Communications STC
Talking points	<ul style="list-style-type: none"> Prepare talking points/internal Q&A/Fact Sheet/Background briefing documents on T&C Gender Practice Note implementation plan and key components Finalize and circulate to WB team 	FY17 Q1	T&C Gender Lead T&C Gender focal points Communications STC
Briefs, Fact Sheets and Q&A	<ul style="list-style-type: none"> Q&A posted on the website, updated regularly Prepare additional materials for dissemination such as One-pager on the Gender Practice note Brief on CMU Gender survey outcomes 	FY17 Q2/4	T&C Gender Lead T&C Gender focal points Communications STC
Internal Awareness Raising	<ul style="list-style-type: none"> Support to organization of up to 2-3 BBLs will be organized throughout the year for T&C staff to present the Practice Note and to disseminate information about online resources Create country-specific stories using the data and feature them on WBG regional/country websites 	FY17 ongoing	T&C Gender Lead T&C Gender focal points Communications STC T&C Regional PLs

Results reporting	<ul style="list-style-type: none"> Conduct regular meetings on progress made on Gender implementation plan with team, and identify highlights for broad dissemination Prepare quarterly update on project results and activities for management and donors (including knowledge management, advisory and analytics, and lending, as well as, outreach and comms activities) 	FY17-18	T&C Gender Lead T&C Gender focal points Communications STC
FY18			
Stocktaking and Planning	<ul style="list-style-type: none"> Assess progress made against FY 17 objectives, and align comms plan to emerging needs and interests evidenced throughout the year 	FY18 Q1	T&C Management T&C Gender Lead T&C Gender focal points
Building the Team	<ul style="list-style-type: none"> If demand is evidenced, hire a communications specialist to work with the team on a permanent basis, shared with another GP or linked to another key topic for T&C (e.g., inclusion more broadly, sectors, jobs) 	FY18 Q1	T&C Management T&C Gender Lead
External Outreach	<ul style="list-style-type: none"> Launch of External T&C Gender Portal Initiate social media outreach – Facebook, Twitter, Instagram Hold event on key topic of interest, based in a region to raise awareness of economic empowerment as a priority 	FY18 Q3	T&C Gender Lead T&C Gender focal points Communications STC
Publications	<ul style="list-style-type: none"> Form team to conceptualize Gender Flagship report Draft concept note Begin research and analysis 	FY18 ongoing	T&C Gender Lead T&C gender focal points T&C Practice Managers

FY19-20 – Spreading the Word

Upon gaining traction and with a track record developing, more focus will be placed on higher level internal communication, expanding links to external clients and increasing visibility to secure T&C's place on the women's economic empowerment agenda globally. The communications plan for FY19-20 will build on the progress and outcomes achieved in FY17-18, and aim to broaden our audience to include groups who might not otherwise have access to such information, working with regional communications teams, using media such as radio and television, and linking with local advocacy campaigns in a systematic way.

Annex 3: Funding Plan, Indicative Budget, and Donor Priorities

Table 3.1 T&C Gender Program Funding Plan, FY17-20 (US\$)

	Source	FY17	FY18	FY19-20	TOTAL (US\$)
T&C resources or mobilization efforts	FIAS Core	250,000	250,000	500,000	1,000,000
	DFID: Addressing Gender Disparities in the Investment Climate	375,000	375,000	200,000	950,000
	Sub-Total:T&C Currently Allocated Funds				1,950,000
Potential corporate-wide resources	Proposed (Re)allocation of Existing T&C TFs: InfoDev, CIIP, Trade	500,000	1,000,000	2,500,000	4,000,000
	Global Engagement	0	200,000	500,000	
	Country Engagement	100,000	200,000	500,000	
	Umbrella Facility for Gender Equality	50,000	200,000	400,000	
	Umbrella Trust Fund for Jobs	50,000	200,000	400,000	
	Sub-Total	200,000	800,000	1,800,000	2,800,000
TBD	Donor Outreach required		100,000	1,150,000	1,250,000
	GRAND TOTAL	1,325,000	2,525,000	6,150,000	10,000,000

Table 3.2 Indicative Budget for T&C Gender Program, FY17-20

Components					
Instruments		FY17	FY18	FY19-20	TOTAL (US\$)
Lending Operations -- design/ supervision		150,000	250,000	600,000	1,000,000
Analytics		400,000	750,000	1,800,000	2,950,000
Advisory Services		575,000	1,175,000	2,850,000	4,600,000
	Total Products and	1,125,000	2,175,000	5,250,000	8,550,000
Operational Support					
Communications and outreach		100,000	200,000	500,000	800,000
Learning		100,000	150,000	400,000	650,000
	Total Operational Support	200,000	350,000	900,000	1,450,000
	Grand total	1,325,000	2,525,000	6,150,000	10,000,000

Table 3.3 Current T&C Donors with Gender Priority – Other Areas of Focus

	AUT	CAN	FIN	NOR	SWE	SWISS	NLD	UK
Regions								
SSA								X
FCS	X			X	X		X	
Sectors								
Agribusiness					X	X	X	
Manufacturing								X
Services								X
Digital economy					X			X
Inclusiveness & sustainability								
Environment			X	X	X	X		X
Migration				X	X			
Themes								
GVCs								X
Innovation & Entrepreneurship		X		X	X	X		X
Trade		X		X	X	X	X	X
Competitiveness		X		X				
Jobs	X	X	X	X	X		X	X
Results, M&E & Impact	X	X	X	X	X	X	X	X
Regional integration/PTAs	X							X
Investment Climate	X	X	X	X	X	X	X	X
SMEs	X	X						