IDA18 MID-TERM REVIEW:
Progress Report on Gender Equality

November 2, 2018
**ACRONYMS AND ABBREVIATIONS**

Fiscal year (FY) = July 1 to June 30

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Full Form</th>
</tr>
</thead>
<tbody>
<tr>
<td>CPF</td>
<td>Country Partnership Framework</td>
</tr>
<tr>
<td>DRC</td>
<td>Democratic Republic of Congo</td>
</tr>
<tr>
<td>EAP</td>
<td>East Asia and Pacific</td>
</tr>
<tr>
<td>ECA</td>
<td>Europe and Central Asia</td>
</tr>
<tr>
<td>FCSs</td>
<td>Fragile and Conflict-affected States</td>
</tr>
<tr>
<td>GBV</td>
<td>Gender-based Violence</td>
</tr>
<tr>
<td>GIL</td>
<td>Gender Innovation Lab</td>
</tr>
<tr>
<td>IBRD</td>
<td>International Bank for Reconstruction and Development</td>
</tr>
<tr>
<td>ICT</td>
<td>Information and Communication Technologies</td>
</tr>
<tr>
<td>IDA</td>
<td>International Development Association</td>
</tr>
<tr>
<td>IFC</td>
<td>International Finance Corporation</td>
</tr>
<tr>
<td>LCR</td>
<td>Latin America and Caribbean</td>
</tr>
<tr>
<td>MNA</td>
<td>Middle East and North Africa</td>
</tr>
<tr>
<td>M&amp;E</td>
<td>Monitoring and Evaluation</td>
</tr>
<tr>
<td>RGAPs</td>
<td>Regional Gender Action Plans</td>
</tr>
<tr>
<td>RMS</td>
<td>Results Measurement System</td>
</tr>
<tr>
<td>SAR</td>
<td>South Asia</td>
</tr>
<tr>
<td>SCDs</td>
<td>Systematic Country Diagnostics</td>
</tr>
<tr>
<td>SDGs</td>
<td>Sustainable Development Goals</td>
</tr>
<tr>
<td>SMEs</td>
<td>Small and Medium Enterprises</td>
</tr>
<tr>
<td>UFGE</td>
<td>Umbrella Facility for Gender Equality</td>
</tr>
<tr>
<td>WBG</td>
<td>World Bank Group</td>
</tr>
<tr>
<td>WBL</td>
<td>Women, Business and the Law</td>
</tr>
<tr>
<td>We-Fi</td>
<td>Women Entrepreneurs Finance Initiative</td>
</tr>
</tbody>
</table>
TABLE OF CONTENTS

EXECUTIVE SUMMARY ................................................................................................................. i
I. INTRODUCTION AND CONTEXT .............................................................................................. 1
II. HUMAN ENDOWMENTS AND FIRST GENERATION GAPS ................................................... 7
III. REMOVING CONSTRAINTS FOR MORE AND BETTER JOBS .............................................. 11
IV. CONTROL OVER ASSETS WITH A FOCUS ON FINANCIAL INCLUSION ......................... 12
V. VOICE AND AGENCY ............................................................................................................ 14
VI. ENABLING COUNTRY-LEVEL ACTION ............................................................................. 18
VII. LOOKING AHEAD AND ISSUES FOR DISCUSSION ......................................................... 20

LIST OF BOXES AND TABLES

Boxes
Box 1. Evolution of Gender Equality as an IDA Special Theme .................................................. 3
Box 2. New Gender Tag .................................................................................................................. 5
Box 3. The Umbrella Facility for Gender Equality Makes IDA Operations More Effective in Closing Gaps ......................................................................................................................... 6
Box 4. Democratic Republic of Congo – the Health System Strengthening Project .................. 8
Box 5. World Bank Invests in Adolescent Girls’ Education .......................................................... 9
Box 6. Rwanda – Priority Skills for Growth Program-for-Results .......................................... 9
Box 7. Ethiopia – Rural Productive Safety Net Project ................................................................. 10
Box 8. Yemen – Emergency Crisis Response Project ................................................................. 11
Box 9. Women Entrepreneurs Finance Initiative ...................................................................... 12
Box 10. Using ICT to Improve Women’s Employment Opportunities, Productivity and Financial Access ......................................................................................................................... 14
Box 11. Women’s Participation in Service Delivery Governance Structures ........................... 15
Box 12. Nigeria for Women Project ............................................................................................ 16

Tables
Table 1. Summary Status of IDA18 Gender-related Policy Commitments ................................... ii
EXECUTIVE SUMMARY

i. Gender equality as a special theme in IDA18, builds on the progress achieved in the last two IDA replenishments. Building on the achievements of gender mainstreaming in IDA16, and on stepped-up commitments to advance gender equality during IDA17, IDA18 sets ambitious actions at the country and corporate levels, as well as a specific focus in Fragile and Conflict-Affected Situations (FCSs). This paper presents an overview of the implementation of these commitments over the past 18 months, highlights key areas of progress and constraints in implementing the strategic directions for IDA’s work on gender equality, and lays out the priorities to be tackled in the remaining IDA18 period.

ii. Broadly, during the IDA18 replenishment process, Participants singled out four challenges as critical to achieving the World Bank Group’s (WBG) goals of ending extreme poverty and boosting shared prosperity: closing gender gaps in human capital; reducing inequality at work and in entrepreneurship; ending discrimination under the law; and addressing gender-based violence. Meeting a policy commitment under IDA17, a new group-wide gender strategy was launched in 2016, setting a clear focus on addressing gaps in human endowments, removing constraints for more and better jobs, improving women’s access to and control over assets, and enhancing women’s voice and agency. Key developments against these commitments are shown in the table below.

iii. Substantial progress has been made in implementing the gender-related policy commitments under IDA18. While the progress against the policy commitments is welcome, broader trends are starting to emerge at the same time, illustrating how the IDA18 portfolio is helping countries address persistent gaps. During the first year of implementation, some of the larger IDA partners, like Ethiopia, Nigeria, Kenya, and Pakistan, drew on IDA18 to address gender gaps across all four of the Gender Strategy objectives. A growing number of operations in the IDA18 portfolio address one or more of the gender strategy’s four pillars. Other operations have used IDA18 to break new ground, such as in Democratic Republic of Congo (DRC), which is using a health system strengthening project to address the high prevalence of gender-based violence (GBV), including sexual violence.

iv. To support the IDA18 commitments, a range of steps have been taken to strengthen knowledge and results. Groundbreaking analytical work, such as the Unrealized Potential: The High Cost of Gender Inequality in Earnings, and updated datasets, such as the Global Financial Inclusion Index and the Women, Business and the Law database, make clear the costs of gender inequality, as well as progress and constraints in IDA countries and elsewhere. An unprecedented number of impact evaluations are being carried out in IDA countries to generate evidence on how to close the gender gap in earnings, productivity, assets, and agency. IDA is working to fill data gaps by building government capacity to collect more data and produce high quality sex-disaggregated statistics in a timely manner in key areas such as jobs and asset ownership.

v. Priorities for looking ahead. The IDA18 replenishment process has reinforced the WBG’s commitment to gender equality and catalyzed practical actions in the Bank’s operational work, both within and beyond IDA countries. At the same time, key challenges to continued progress remain. The lack (and quality) of in-country data in IDA countries continues to hold back the potential for effective interventions to address disparities between males and females. Systems
to capture results and knowledge of what works need to be strengthened to accelerate the design of more transformational operations. Moreover, linkages with corporate initiatives will be important to fully leverage the network, technology and knowledge of the WBG. Since expectations are high for rapid results, Management has identified the following key priorities to build toward IDA19:

- Continuing to fill gender data and knowledge gaps;
- Identifying and working on the highest impact interventions – essential for policy dialogue and strong design;
- Addressing legal and regulatory constraints through Development Policy Operations (DPOs);
- Leveraging corporate initiatives, such as on Maximizing Finance for Development (MFD), disruptive technology, and the Human Capital Project;
- Identifying key focus areas for future work such as a more systemic approach to addressing GBV;
- Continuing the close collaboration with IFC.

**Table 1. Summary Status of IDA18 Gender-related Policy Commitments at Mid-Term Review**

<table>
<thead>
<tr>
<th>Commitment</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Human endowments/first generation gaps:</strong></td>
<td><strong>On track:</strong></td>
</tr>
<tr>
<td>• All applicable IDA18 financing operations in primary and secondary education will address gender-based disparities, for instance, by incentivizing enrollment, attendance and retention for girls.</td>
<td>• As of September 30, 2018, all applicable IDA18 financing operations [Afghanistan, Bangladesh (3 separate operations), Cameroon, Central African Republic, Ethiopia, the Gambia, Guinea-Bissau, Kenya, Moldova, Senegal, and Zambia] for primary and secondary education support at least one of the following: improved access for girls to quality pre-primary and basic education, address transition and retention challenges for adolescent girls, promote positive role models and agency, address gender-based violence, and train female teachers to use technology in STEM subjects to enhance learning. <strong>13 projects, totaling US$2.16 billion</strong></td>
</tr>
<tr>
<td>• All IDA18 financing operations for maternal and reproductive health will target the improvement of the availability and affordability of reproductive health services, including for survivors of gender-based violence.</td>
<td><strong>On track:</strong></td>
</tr>
<tr>
<td></td>
<td>• As of September 30, 2018, all IDA18 operations for maternal and reproductive health provide at least one or more of the following: reproductive health consultations through mobile brigades, train mid-wives, develop adolescent-friendly health services, support free maternal health services, C-sections, and uptake of long term...</td>
</tr>
</tbody>
</table>
contraception [Afghanistan, Bangladesh, Cameroon, Democratic Republic of Congo, Djibouti, Ethiopia, Guinea, Guinea-Bissau, Lao PDR, Madagascar, Mozambique, Nicaragua, Pakistan, and Zimbabwe]. 14 operations, totaling US$1.67 billion, of which US$326 million directly dedicated to reproductive and maternal health.

### Removing constraints for more and better jobs:

- At least 75 percent of IDA18 financing operations for skills development will consider how to support women’s participation in and improvement in the productivity of their economic activity, and/or consider how to reduce occupational segregation. **On track:**
  - By September 30, 2018, 11 of 12 skills development operations approved under IDA18, support women’s participation in and improvement in the productivity of their economic activity, and/or consider how to reduce occupational segregation. IDA18 operations [Burkina-Faso, Rwanda, Pakistan, Ethiopia, Niger, Guinea-Bissau, Nepal, Niger, and Sierra Leone] address gaps between men and women in productivity focus on improving life skills, providing entrepreneurship training for women, or supporting formal vocational training.

- At least two-thirds of all IDA18 financing operations in urban passenger transport will address the different mobility and personal security needs of women and men. **On track:**
  - As of September 30, 2018, one project was approved [Côte d’Ivoire] and its project design meets the expectation of addressing the different mobility and personal security needs of women.

### Control over assets with a focus on financial inclusion:

- At least ten IDA18 financing operations and ASA for financial inclusion will address gaps in men’s and women’s access to and use of financial services, and at least ten Financial Inclusion strategies in IDA countries will provide sex-disaggregate reporting and put in place actions to target specifically women's financial inclusion. **On track:**
  - Eight IDA18 operations approved by September 30, 2018, address gaps between women and men in access to and use of financial services through risk-sharing facilities for mortgages to women borrowers, building institutional capacity to identify and target gaps, and by setting inclusion targets for female entrepreneurs accessing credit [Afghanistan, Burundi, Cabo Verde, Djibouti, Kenya, Madagascar, Sao Tome and Principe, and Pakistan].
- At least half of all IDA18 financing operations in the ICT portfolio will support better access to the Internet and better access to ICT services for women.

- An ASA in Burundi analyzes the status of financial inclusion, focusing on the mobile money market and its implications for women’s access, and a second ASA in Burkina Faso explores how to increase the effectiveness of national funds in fostering an adequate and sustainable supply of finance to female-owned small and medium enterprises (SMEs).

- Four IDA country Financial Inclusion Strategies suggest actions for women’s financial inclusion, including financial literacy training other activities to increase women’s access to and use of financial services, and provide sex-disaggregated reporting [Ethiopia, Pakistan, Rwanda, and Zambia].

**On track:**

- Three of four ICT operations with IDA18 financing support better access to the Internet and better access to ICT services for women, by providing digital skills training that targets women, and by stimulating the creation of digital services [Afghanistan, Kyrgyz Republic, and Côte d’Ivoire].

**Enabling country-level action:**

- Pilot data collections will be launched in at least six IDA countries to gather direct respondent, intra-household level information on employment and assets.

**On track – being closely monitored:**

- Pilot data collection completed in FY18 in Malawi, with funds raised and planning work underway in Ethiopia and Tanzania for FY19 launches.

**Voice and agency:**

- Implement the recommendations of the WBG Global Task Force on Gender-Based Violence, as applicable, within operations in IDA-eligible countries.

**On track:**

- Action plan reflecting task force recommendations adopted, implementation of actions on track, e.g.:
  - Risk assessment tool developed to assess project-related risks – being tested in three countries.
  - GBV good practice note drafted for major civil works/infrastructure projects.
  - Roster of GBV specialists compiled to support teams.
  - Recommended actions developed for Substantial or High GBV risk operations.
  - Learning events and trainings launched to share Task Force recommendations and the associated Action Plan, and to raise awareness of the need to address GBV risks.
I. INTRODUCTION AND CONTEXT

1. **IDA countries have made progress in closing gaps between men and women, girls and boys, especially in health and education.** At the same time, progress has been elusive in essential domains corresponding to core areas that IDA operates in. The greater ambitions enshrined in the 2015 Sustainable Development Goals (SDGs) cannot be realized unless IDA countries and their partners make considerable progress in these areas.

2. **Over the past fifteen years, IDA countries have made progress toward equality between males and females, especially in health and education.** On average, women now outperform men on several endowment-related indicators. For instance, in IDA-eligible countries in 2016, the average number of years that women could expect to live was 66.4, compared to 62.8 for men. Progress toward universal primary education has also accelerated in IDA countries, with gaps between boys and girls closing in enrollment. Gaps are also closing across various other dimensions of education, such as completion of primary school, and transition to secondary school. These improvements in averages are welcome, even though they hide considerable variations within countries, stemming from disparities in income levels, social practices, availability of services, and ease of access, or even internal conflict.

3. **But IDA countries still lag in critical areas.** Serious first-generation issues remain in the attainment of human endowments. The adult lifetime risk of maternal mortality for women in Sub-Saharan Africa is one in 36 (one in 18 in Chad and one in 22 in Somalia), and in five countries (Burundi, Chad, Liberia, Niger, and Somalia) one in 23 deaths among women of reproductive age are due to maternal causes. Twenty countries, all in Africa, still experience more than 500 maternal deaths per 100,000 births.

4. **Increasing women’s and men’s participation in paid employment and increasing their income-earning opportunities and productivity, are central to the achievement of the twin goals of eliminating extreme poverty and boosting shared prosperity by 2030.** Yet, in most IDA countries today, data indicate that gender inequality in paid and unpaid work has been stubbornly persistent across multiple dimensions. In several IDA countries, there is also untapped export and investment potential in sectors in which women account for a large share of employees, such as agriculture, tourism, and garment manufacturing. Women in IDA countries are more likely than men to engage in low-productivity activities, be unpaid family workers, work in informal employment, and transition more frequently between informal employment and being out of the labor force. Gender wage gaps are prevalent in all countries, including IDA, but the variance is large: for instance, in Mozambique it is 39 percent, in Pakistan it is 45 percent, while in Côte d’Ivoire it is 61 percent. In East Asia and the Pacific, evidence confirms that while wage differentials are closing for most countries, women still earn less on average, primarily because they cluster in lower-wage industries and occupations. In South Asia, women are twice more likely than men to work part time. One reason for this is that IDA countries in South Asia and elsewhere often lack access to quality, affordable, reliable and safe transportation, which can help free women’s time and enable better access to services, markets, and jobs. Designing transportation projects to better respond to the travel needs of women and girls can have a transformative effect on women’s ability to access economic opportunity. A growing body of IDA-funded projects, especially in South Asia, have begun incorporating measures to increase women’s access and safety.
5. Similarly, women’s ownership of and secure access to physical/financial assets, central to the achievement of the WBG twin goals, lag that of men’s in IDA countries. Worldwide, account ownership in a financial institution has increased dramatically: since 2011, 1.2 billion adults have acquired an account. Nearly 290 million new accounts were opened in India, including 171 million by women. Yet, women continue to trail men in account ownership, with the gender gap in developing economies remaining unchanged at 9 percentage points (Global Findex). Women-owned firms tend to be smaller than men’s, employ fewer people, and are more likely to be home-based. Studies often find that female-owned businesses are less productive than male-owned ones, not because women are inherently less efficient, but because of differences in sector, enterprise size, and capital intensity. Women’s relative access to credit is an important driver of this gap, but non-financial barriers such as inadequate physical infrastructure and restrictive legal and regulatory frameworks also pose challenges. Only 30 percent of firms in IDA countries have female participation in ownership. Similarly, at 17.8 percent, the share of firms with women as top managers is low. Financial services are rapidly expanding, but big opportunities remain to be realized in financial inclusion. Among adult women and men over the age of 15 in 46 IDA countries, 71 percent remained unbanked in 2017.

6. Another factor holding back women’s economic opportunity in IDA countries is their limited access to and use of technology. Among IDA countries with data, some show stark differences in internet use between men and women. In Pakistan, for instance, there are twice as many men using the internet as there are women. Similarly, women in some IDA countries are less likely than men to own or use mobile phones. This gender gap in access to mobile technology limits economic opportunity across several dimensions. For instance, many women in IDA countries live in a context of conflict, poor infrastructure and/or remoteness, where the access to mobile platforms can be the only way for them to avoid financial exclusion, and access current market information and relatively safer non-cash transfer systems. IDA investments to expand internet technology access has in some countries been - and remains – considerable, for instance in supporting Pacific countries secure internet access.

7. Finally, women and girls in IDA countries are also often deprived of voice and agency, with the incidence of gender-based violence alarmingly high, especially in FCSs. Giving women an equal voice and role in decision-making in societies and households may be the most difficult part of the gender equality agenda. Success will require policies and public action to change social norms, the law, and legal institutions, alongside programs to promote economic opportunities, social protection, and education. Engaging men and boys as key change agents, especially in supporting care work, dismantling norms that sanction violence against women, and promoting the benefits of gender equality for men and women, are also necessary. These issues are closely related to the specific country context and cultural traditions. In IDA countries, the WBG can play a more effective role in four areas: enhancing the voice and agency of adolescent girls especially through school/training and health based operations; addressing gender-based violence in transport, extractives, citizen security, health, education, agribusiness, manufacturing, tourism, and urban and rural development; building the evidence base for changing adverse norms of masculinities, especially in FCSs; and promoting and enhancing women’s participation and decision making in service-delivery governance structures.

---

1 Pakistan’s overall internet usage has expanded rapidly since 2000, yet remains relatively low at 16 percent of the population.
8. **Recognizing that closing gaps between women and men, and between boys and girls can help set low-income countries on a sustainable path toward more diversified economies, higher levels of productivity, and better prospects for the next generation, IDA Deputies have made gender equality a Special Theme since IDA16.** Over the past two cycles, IDA’s approach to gender has significantly evolved. Ambitions increased from improving outcomes for women and girls in health, education, social protection and agriculture, committing to introduce Regional Gender Action Plans (RGAPs), and completing the 2012 World Development Report Gender Equality and Development in IDA16, to a focus on strengthening accountability and tracking by better monitoring progress toward outcomes, improving the collection of sex-disaggregated data, and launching work to address gaps in fragile and conflict situations in IDA17. IDA17 also committed to deepen the integration of gender considerations into country strategies by committing to have all IDA Country Partnership Frameworks (CPFs) incorporate gender into the analysis, content of the program, and the results framework. Finally, under IDA17, WBG committed to a new corporate-wide gender strategy (Box 1).

**Box 1. Evolution of Gender Equality as an IDA Special Theme**

The past three replenishments illustrate the arc of change across IDA cycles. When first introduced as a special theme in IDA16, commitments focused on addressing sectors relevant to the Millennium Development Goals: child mortality and maternal and reproductive health (MDGs 4 and 5), and girls’ education (MDG3). IDA16 committed to implement a World Bank Reproductive Health Action Plan, with targeted actions in 52 countries that had high maternal mortality and fertility rates, including 25 countries in sub-Saharan Africa. Under IDA16, an additional US$700 million in IDA funding for results-based financing focused on MDGs 4 and 5, with a special focus (US$200 million) on women and girls in the Sahel. Commitments also included actions in the WB Education Sector Strategy targeting gender gaps in high priority countries and a focus on social protection to address risks from both systemic (such as natural disasters, economic crises) and specific (such as job loss, illness) shocks. Under IDA16, US$3.91 billion was committed to Social Protection and Labor (SPL) projects in IDA countries, outpaced lending to IBRD countries (US$1.44 billion) and reversing a longstanding trend. IDA16 further committed to introduce regional gender action plans (RGAPs) to help WB Regions make progress in integrating gender.

With this foundation, IDA17 incorporated a stronger focus on accountability, tracking, learning, and innovation. IDA17 shifted the focus to pay greater attention to monitoring and evaluation, and to improve the availability of sex-disaggregated data. Focusing on the country dialogue and planning, IDA17 committed to having all CPFs address gender in upstream analysis, in the content of the program and in the monitoring and results framework. IDA17 also introduced important mechanisms to develop knowledge of what works (and what does not), including through impact evaluations on gender-related issues and through more systematically tracked results of IDA operations, primarily in Africa. IDA17 also launched a capacity building initiative to support IDA country statistical offices in collecting general sex-disaggregated data. Key pilots during IDA17 included an effort to increase IDA’s impact against gender-based violence, along with a new focus on FCS. See for instance the US$200-million Multi-Sectoral Crisis Recovery Project for North Eastern Nigeria of 2017, which seeks to increase access to public services for women, mitigate and prevent gender-based violence, and promote the engagement of women in peace-building and conflict resolution. More broadly, in the conflict-affected Sahel region, the US$205-million Sahel Women’s Economic Empowerment and Demographic Dividend regional project was launched under IDA17 to work with the governments of Burkina Faso, Chad, Côte d’Ivoire, Mali, Mauritania, and Niger to empower adolescents and women through access to health care and conditional cash transfers to prevent early marriages and school dropout. Finally, IDA17 committed to develop a new corporate-wide gender strategy. The Strategy committed the WGB to address gaps in human endowments, remove constraints for more and better jobs, improve women’s access to and control over assets, and enhance women’s voice and agency. The Strategy set the stage for a pivot to delivering operations that more effectively achieve results in closing gaps between women and men, boys and girls, and to the development of a new Gender Tag in IDA18 (see separate box).
9. This evolution continues with IDA18, which raises ambitions further by pivoting to deliver operations that achieve results in closing specific gaps between women and men. In particular, IDA18 targets critical gaps in economic opportunity – especially women’s lacking access to more and better jobs, and ownership and control over assets – and in voice and agency, and to achieving clear and monitorable results. Building on the foundation laid and lessons learned during previous cycles, IDA18 adopts a set of operational, action-oriented, and results-focused commitments clustered around the objectives of the WBG Gender Strategy. IDA18 commitments are supported by strengthened country action, innovative regional and country-level tools, and new knowledge and data work. This paper highlights a set of IDA18-financed operational examples that illustrate how the pivot towards results is helping reshape the overall portfolio, and the tools and actions supporting implementation.

10. Substantial progress has been made in implementing all IDA18 gender-related commitments. The WBG has: (i) rolled out new activities under the Gender Strategy across the WBG in the four pillars of the strategy: endowments, jobs, assets, and voice and agency; (ii) taken actions to improve the availability and quality of gender data in IDA countries; (iii) launched projects to address GBV; (iv) strengthened the knowledge base of what does (and does not) work to close gender gaps; and (v) begun implementing the recommendations of the WBG Global Task Force on GBV within operations in IDA-eligible countries.

11. In addition to this progress, the portfolio increasingly reflects the more focused approach launched under IDA18, targeting specific gaps between women and men. A growing number of IDA operations now target specific gaps between men and women related to one, and often more, of the gender strategy’s pillars. At the same time, during the first year of IDA18, many countries launched concurrent IDA-funded operations across several sectors to address gaps in all four Strategy pillars. For instance, in Ethiopia, different IDA-supported operations now target gaps in responses to shocks, nutrition, leadership, and agricultural productivity. An IDA-supported agricultural operation seeks to strengthen women’s agency through quotas for women’s participation in projects as well as capacity building for women and women’s groups, and encouraging women’s participation in pre-budget district-level discussions. In Nigeria, IDA-supported operations target gaps in enrolment and completion rates for girls in the northern areas of the country, which lag the south, as well as gaps in women’s access to agricultural inputs, assets and productivity. Other operations in Nigeria address high GBV rates through targeted prevention and response activities. In Pakistan, IDA-supported operations improve infant and maternal health as well as access to health care for displaced people (women and girls are in a large majority), with other operations addressing mobility needs for women and improving job opportunities, skills and entrepreneurship capacity and rates. At the same time, additional IDA-funded operations in Pakistan target gaps in access to agricultural inputs and land titles, women’s improved access to mortgage loans and home ownership, as well as financial service access in general – including through increased mobile phone access and improved financial literacy. Another IDA-supported project in Pakistan promotes women’s participation in decisions regarding better nutrition outcomes for all, and their own health care (particularly reproductive health), family size and contraceptive use, and infant and child health care.

12. Another emerging trend in the IDA18 portfolio is the set of operations that include innovative designs, and/or pivot to address second-generation issues, prevention of GBV, and voice and agency. Operations under IDA18 more systematically target frontier issues, building on
initiatives piloted under IDA17. In Kenya, an IDA-supported operation was launched to address
gender-based and student violence in schools in the basic education system. Another operation
promotes off-grid solar power access for underserved counties, helping close gaps between women
and men in access to assets and in labor force participation, while ensuring women’s participation
in decision-making related to the installation and management of solar systems. In DRC, an
IDA18-supported project addresses the high rate of maternal mortality, maternal health and sexual
and reproductive health rights, with another operation targeting gaps in agricultural productivity
and improving rural livelihoods by aiming to increase job opportunities for women, improved
nutrition and access to agricultural assets. Another DRC operation aims to close gaps in female
participation in training programs at more senior levels of the public service, with yet another
operation prioritizing the connection of electricity to households without any prime-age males,
which tend to be poorer. It also assists them with connection charges while launching a
communications and awareness campaign to change community perceptions around electricity and
provide information about the use of prepaid meters, planned improvements in electricity service,
and positive impacts for women (and men) of using legal connections.

13. **Country level action has been strengthened to support the implementation of the
gender strategy.** In FY17, Africa (AFR), Europe and Central Asia (ECA), East Asia and the
Pacific (EAP) and Middle East and North Africa (MNA) developed new Regional Gender Action
Plans (RGAPs) following those adopted in FY16 by Latin America and Caribbean (LCR) and
South Asia (SAR), all aligned with the WBG Gender Strategy. In addition, Country Gender Action
Plans were developed in all countries SAR and EAP and some countries in ECA and several
countries established specific gender platforms to coordinate work across the portfolio. New
systems have been rolled out to strengthen the results focus in IDA (and IBRD) operations, and to
help task teams design interventions that meaningfully close gender gaps (Box 2).

<table>
<thead>
<tr>
<th>Box 2. New Gender Tag</th>
</tr>
</thead>
<tbody>
<tr>
<td>A new Gender Tag was introduced at the World Bank in 2017 to align the system for tracking operations to the new Gender Strategy. This new system captures those operations that meaningfully close the gaps between males and females identified in the four pillars of the strategy.</td>
</tr>
</tbody>
</table>

An earlier monitoring mechanism called the Gender Flag, in place during IDA16 and 17, had introduced a system of tracking whether operations were gender-informed, in other words, included gender in any one of three dimensions: analysis, actions, or monitoring and evaluation (M&E). Using this standard, by FY14, the last year of IDA16, 97 percent of IDA operations were flagged as gender-informed. Under IDA17, the requirements increased so that only operations that included gender in all three dimensions – analysis, actions, and M&E – were flagged as "gender informed". With this stricter standard, 71 percent of IDA operations were gender informed. Clearly, the flag helped improve the ability to track “gender” in operations. However, it did not capture the specific gender gap(s) targeted by the operation, provide other information on the actions the project intended to implement, or indicators used in the results framework. Nor did it capture whether there was a logical connection between the analysis, actions, and indicators.

The Gender Tag, which was developed to track progress in implementing the pillars of the strategy, seeks to distinguish projects that: 1) identify relevant gaps in endowments, jobs, assets, or voice/agency between women and men, boys and girls; 2) aim to address these gaps through specific actions supported by the project; and 3) link them to appropriate indicators in the results framework. By requiring teams to align the analysis of the relevant gap(s) with clear actions and indicators in project results framework, the Gender Tag helps to focus on the quality and depth of projects, rather than on generic processes and ticked boxes. The tag is intended to help staff draw lessons and capture good practices from ongoing operations to inform future operations on what worked and did
The Gender Tag was adopted as a new indicator in the IDA18 Results Measurement System (RMS), replacing the “percentage of IDA-supported operations reporting gender results at completion,” as it captures projects in the WB operational portfolio that have meaningful indicators tracking closure of relevant gaps. For further detail, please refer to the MTR RMS paper.

14. **At IFC, country private sector diagnostics now systematically analyze gaps between men and women, particularly in economic opportunity.** IFC’s Advisory Services portfolio increasingly integrates analysis, interventions and measurement of gaps between women and men (i.e., projects tagged with the Gender Flag). As of FY19Q1, this was true for almost half of all IFC advisory projects, of which the bulk were in IDA countries. IFC has also increased its research, direct client work and private sector peer learning by moving resources closer to operations. More field-based staff have been recruited as regional full-time gender specialists, including in IDA-heavy Regions such as AFR, EAP, and SAR.

15. **Filling in crucial knowledge gaps on what works, especially on jobs, assets and GBV, has become a central IDA18 priority.** Generating evidence is critical for practitioners wanting to effectively close gaps. Yet it has remained a key challenge, in part because doing it right is costly. To move forward, Gender Innovation Labs (GILs) were formed in some WB Regions, led by AFR in 2011. The launch of the gender strategy helped spread the GILs across Regions, setting a focus on creating evidence in the four strategy objectives. By 2017, five Regions had launched GILs to carry out inferential research to better understand what causes gaps, and impact evaluations to test innovations to close gaps, supported by trust funds from donors (Box 3). By the end of 2017, about 100 Impact Evaluations had been launched in close to 40 countries, most of which are IDA-eligible.

**Box 3. The Umbrella Facility for Gender Equality Makes IDA Operations More Effective in Closing Gaps**

The Umbrella Facility for Gender Equality (UFGE) invests in research, data collection, and impact evaluations to identify what works to close gender gaps and bring essential knowledge to policy makers and practitioners worldwide. Some examples being piloted under IDA18 include interventions that promote girls’ transition to work, women’s property rights, childcare, lessons for finance and training for entrepreneurship, and prevention of GBV. For instance:

**Access to jobs.** In Nicaragua, the Ministry of Transport and Infrastructure is helping increase women’s employment through the IDA-financed Rural and Urban Access Improvement Project, by adopting recommendations from a UFGE-funded study, *Roads to Agency*. The project addresses barriers to women’s employment and targets the provision of childcare – a key constraint identified in the study.

**Employment transitions for young women.** The WBG’s Gender Innovation Lab in AFR has produced evidence on what types of skills development programs work for young women (and what types do not). Findings indicate strong effects of combining life and livelihoods skills training with other training, such as on entrepreneurship and financial literacy. Carrying out the training in girls-only or girl-friendly settings adds further to the effect, especially in improving long-term outcomes related to human capital development, labor market opportunities, and reducing early marriage and risky sexual behavior. The findings from these impact evaluations – carried out in IDA countries in Africa – helped stimulate a new generation of programs, including in the Sahel (300,000 girls and women), the

---

2 This does not include 3 IDA guarantee projects approved in FY18 as such projects are not assessed for gender tag.
Republic of Congo (8,000 young men/women), Zambia (75,000 women), and even in non-IDA country India (400,000 girls and young women).

**Mobile financial services for women.** In Bangladesh, a project (which runs under the UfGE’s Private Sector Window managed by IFC) collected data and insights to understand the women’s market for mobile financial services (MFS), which helped develop financial products for mobile financial services providers targeted to women, who lag men in mobile phone usage for banking. To meet women’s needs, a recurring deposit product was launched along with an emergency loan product. The project had a target of improving women’s financial inclusion by increasing female MFS account uptake by 90,000 including through: generating knowledge on the female MFS market; female agent acquisition; MFS product designs; and, financial literacy training programs. Against this target, MFS providers reported that they were able to acquire over 138,000 new female MFS clients from participating in the project pilots.

**Gender-based violence.** A pilot in Nepal was scaled into a nationwide 24-hour toll-free helpline for survivors of GBV. The UfGE is also helping disseminate lessons from a well-evaluated community-based approach to reduce intimate partner violence developed in East Africa, including to an IDA-funded urban development project in Honduras. In Mongolia, the country’s National Gender Action Plan 2016-2021 sets out activities targeting men and boys as a result of a UfGE-funded adaptation of the international MenCare framework that engaged men on issues such as childcare, GBV, and school dropout. In the Pacific, the Vanuatu Aviation Investment Project tests the use of codes of conduct in project procurement to mitigate the risk of GBV in large-scale construction, with accountability and enforcement measures put in place for contractors through the bidding process. Projects in Cambodia, Samoa and Tuvalu are now replicating these actions.

16. **Country-level data to support improved understanding of gender gaps is also limited.** The dearth of data in IDA countries limits the scope for designing interventions to address disparities between males and females. IDA is working in a range of countries to build government capacity to collect more data and produce sex-disaggregated statistics in a timely manner in key areas such as jobs and asset ownership. Especially important will be establishing best practices on collecting high-quality, individual-level information in priority areas in household surveys, such as asset ownership and control, time use, control over income, and employment, which will help client countries meet the increasing demand for this type of information as part of SDG5.

**II. HUMAN ENDOWMENTS AND FIRST GENERATION GAPS**

17. **Historically, most inequalities between women and men in IDA countries have put women at a disadvantage.** Over the past few decades, IDA countries have made progress and closed gaps in several areas, notably in human endowments – health, education and social protection. But IDA countries still lag on some of these critical first-generation issues, as well as second-generation issues emerging in IDA countries, such as care needs of aging populations and emergence of non-communicable diseases, with strong impact on women’s economic opportunity and wellbeing.

**Health**

18. **IDA countries have made much progress on important health indicators, with gaps between women and men closing.** Yet, addressing remaining first-generation issues in health remains a priority under IDA18, with a special focus on the very high rates of maternal mortality in many IDA countries. During the first year of implementation, all operations financed by IDA18 for maternal and reproductive health support the improvement of the availability and affordability of reproductive health services. The 14 projects total US$1.67 billion in IDA financing, of which
US$326 million are directly dedicated to reproductive and maternal health. IDA18 operations that provide reproductive health through one or more of the following interventions – deployment of mobile brigades, training of mid-wives, development of adolescent-friendly health services, support for free maternal health services, support for the availability of C-sections, and support for the uptake of long term contraception - are now active in Afghanistan, Bangladesh, Cameroon, DRC, Djibouti, Ethiopia, Guinea, Guinea-Bissau, Lao PDR, Madagascar, Mozambique, Nicaragua, Pakistan, and Zimbabwe.

19. In addition, IDA18 looks to build momentum on sexual and reproductive health and on GBV in FCS. For instance, in DRC, the Health System Strengthening Project seeks to address the high prevalence of GBV, including sexual violence, by providing training for health staff on recognition, treatment, counseling, and referral for GBV-survivors (Box 4).

**Box 4. Democratic Republic of Congo – the Health System Strengthening Project**

The DRC Health System Strengthening Project (US$120 million) supports GBV interventions such as training and information sharing for health staff on recognition, treatment, counseling and referral for GBV-survivors (including on sexual violence). This project component builds on the lessons from the Great Lakes Women’s Empowerment and Reproductive Health Project, funded by IDA17.

The project also supports adolescent sexual and reproductive health interventions to reduce the risk of early pregnancies and the resulting risk for maternal death, low birth weight and chronic malnutrition, as well as HIV/AIDS and other sexual transmitted infections. This includes support for behavior change and counselling on family planning, health and hygiene, as well as better nutritional practices. The project also specifically monitors the percentage of adolescent girls adopting modern contraception and pregnant women receiving ante-natal care.

**Education**

20. With some important exceptions, IDA countries have closed gaps across various dimensions of education. The averages mask critical issues, however, with girls lagging boys in educational enrolment and attainment in parts of countries or regions, such as the Sahel, and where other factors often compound the gap, such as being born into a minority ethnic group or into the poorest households, or having a disability. During the first year of implementation, all 10 eligible IDA18 financing operations in primary and secondary education, totaling US$1.425 billion, address gender-based disparities, such as in enrollment, attendance and retention for girls. IDA18 operations supporting improved access for girls to quality pre-primary and basic education, by addressing transition and retention challenges for adolescent girls, promoting positive role models and agency, addressing gender-based violence, or training female teachers to use technology in STEM subjects to enhance learning, are now active in Bangladesh, Cameroon, Central African Republic, Ethiopia, the Gambia, Kenya, Moldova, Senegal, and Zambia.

21. In addition, several corporate commitments related to education help focus attention and funds in IDA countries and beyond. Between April 2016 and May 2018, some US$4 billion, approximately 75 percent in IDA countries, was committed to operations supporting adolescent girls’ education, surpassing the pledge of US$2.5 billion made by the World Bank Group (Box 5). At the G7 meetings in June 2018, the WBG made a new pledge to support girls’ education and the removal of barriers to girls’ education in fragile countries with US$2 billion over 5 years. Most of this commitment, which will be monitored from July 1, 2018 onwards, will be achieved through IDA lending. As of October 1, 2018, seven new projects meet this G7 commitment, launched
across four regions and totaling over $281 million in IDA financing.

**Box 5. World Bank Invests in Adolescent Girls’ Education**

The WBG has invested approximately US$4 billion over the past two years in education projects benefiting adolescent girls, surpassing its April 2016 commitment to invest US$2.5 billion over five years. The investments, largely concentrated across IDA countries, are helping provide girls aged 12 to 17 with access to quality education at the secondary level, and ensuring they stay in school through a number of initiatives, including scholarships, conditional cash transfers, and basic facilities at school like clean drinking water and toilets. Today, some 130 million girls around the world between the ages of 6 and 17 are still not in school – 75 percent of whom are adolescents. A WB study found that every year of secondary school education is correlated with an 18 percent increase in a girl’s future earning power. Research consistently shows the importance of girls’ education: better educated women are healthier, earn higher incomes, have fewer children, marry at a later age, and provide better health care and education for their children. Educating adolescent girls and promoting gender equality is part of a broader and holistic effort, which includes financing and analytical work to remove financial barriers that keep girls out of school, delay child marriage, improve access to reproductive health services, and strengthen skills and job opportunities for adolescent girls and young women.

New education programs that include support for adolescent girls focus on education quality and access in 21 countries. A project in Bangladesh, for example, is providing educational stipends for girls, building separate toilets, and introducing a girls’ empowerment curriculum that promotes health and hygiene, while in Tanzania, it is boosting girls’ enrollment by making schools affordable, reducing the time and distance to school, and proving teacher training on ways to reduce gender-based violence.

**22. IDA18 is also looking to address important second-generation issues especially in education with impact on labor market transitions and outcomes.** During the first year of implementation, operations have increasingly focused on early childhood education (ages 0 - 6) and quality care services for children. Moreover, operations have taken up the issue of occupational sex-segregation – which contributes to the pay gap between women and men – in IDA countries. Reducing sex-segregated patterns of employment is not easy, but it is important in IDA contexts where male-dominated fields tend to be better paying. Success will require supporting women’s access to technical and vocational education, as well as employment and entrepreneurship in the STEM fields. An example of a recent operation to do this is an IDA18-funded Program-for-Results operation in Rwanda that targets the recruitment and retention of girls and young women into vocational and technical educations (Box 6).

**Box 6. Rwanda – Priority Skills for Growth Program-for-Results**

The IDA18-funded Rwanda Priority Skills for Growth Program-for-Results (US$120 million) helps address the enrollment gender gap in technical and vocational education and training. Overall in Rwanda, more male than female students are enrolled in technical and vocational education, with the share of male students increasing in recent years, from 53 percent in 2011 to 58 percent in 2016. This gender disparity is most significant at technical tertiary institutions where there are three times more male students than female students.

The program promotes adolescent girls’ skills development by ensuring their access to vocational training institutes and technical secondary schools. Adolescent girls are targeted in two types of institutions: (i) Vocational Training Institutes and (ii) Technical Secondary schools, and the operation tracks the number of female graduates from these programs, which include training in trades that generally do not have a lot of women, such as transport and logistics, energy, and manufacturing (with a focus on ‘Made in Rwanda’ products such as construction materials, light manufacturing and agri-processing).
Social Protection

23. Over the years, IDA has supported many social protection programs that have been at the forefront of innovation in closing gaps between women and men, boys and girls. Cash transfer programs – conditional and unconditional – have been deployed effectively to achieve noteworthy progress towards gender equality in schooling, in labor force participation, and in other domains. IDA18 continues to support governments in operating such programs.

24. Social protection operations funded by IDA18 focus increasingly on sustainable livelihood options in addition to cash transfers. IDA is now supporting countries to put in place sustainable livelihood options for poor and disadvantaged women in social protection programs, while boosting control over assets by, for instance, issuing IDs and promoting access to digital finance. In rural areas, IDA is supporting operations to incorporate provisions in public works programs for maternity leave, flexible work arrangements, labor support for labor-scarce households without prime-age males, and equal pay for equal work. Other innovations include packaging together multidimensional interventions, e.g., safety nets, financial education and savings, seed capital, and life skills mentoring or coaching (Box 7).

<table>
<thead>
<tr>
<th>Box 7. Ethiopia – Rural Productive Safety Net Project</th>
</tr>
</thead>
</table>

The IDA-financed Ethiopia Rural Productive Safety Net Project (US$600 million) helps Ethiopia build a national safety net system to provide effective support in chronically food insecure rural areas. The project supports the evolution of the Government’s umbrella Productive Safety Net Program, which has been in operation for a decade, with the support of 11 donors, including US$600 million of IDA funds. Aside from regular cash or food transfers to 8 million people, the project has a strong component of public works programs to increase resilience to shocks and improve food security of rural communities, while contributing to climate resilience. The public works component, which turned 1.2 million hectares into productive land with soil and water conservation activities, promotes women’s access to jobs, asset, as well as voice and agency.

Noting the challenges women face vis-à-vis economic, social and environmental risks, the public works program introduced different measures that will have a transformative effect on women’s lives, such as positive action for women in targeting, equal participation of women in community level decision making structures, such as Community Food Security Taskforce and Kebele Appeal Committees, maternity leave, flexible-work arrangements, labor support for labor-scarce households without a prime-age male and equal pay for women and men. Furthermore, responding to the heavy work burden that women often bear, the project provides childcare centers at work sites for children between 12 months old and pre-school age, and ensures the proximity of public works sites near women’s residences.

To promote women’s voice and agency, the project encourages women’s participation in public works planning and decision making, with quotas assigned in various decision-making groups and committees. The project aims to improve women’s status in household resource management and decision-making by including both adult partners on client cards (as opposed to one household “head,” often male). These efforts are accompanied by awareness raising, sensitization and behavioral-change communication activities with a focus on gender norms that underpin poverty and intra-household dynamics.
III. REMOVING CONSTRAINTS FOR MORE AND BETTER JOBS

25. **Over the past decade, many IDA countries have experienced rapid economic growth.** Yet, fast GDP growth has not always translated into fast employment growth, and women continue to trail men in labor force participation. In some countries, especially in South Asia, employment rates have fallen with women accounting for most of the decline. When women are not able to access jobs, countries pay sizeable economic and social costs, foregoing significant growth potential, risking higher levels of poverty as well as women’s reduced voice and agency.

26. **IDA continues to support governments to remove constraints for women’s access to more and better jobs.** Guided by the WBG gender strategy, IDA18 supports enabling factors to help lessen or remove the constraints to employment that women face. Operations increasingly support more robust policy frameworks for and provision of care services, both for the young and the elderly, helping to relieve an important constraint for women’s labor force participation, and providing new employment opportunities in a sector that often employs more women than men. Operations also target the improvement of infrastructure as well as making transportation services safer for women, to facilitate mobility and access to jobs. In the FCS context, operations to promote livelihoods are at the same time essential and difficult, as in the case of Yemen (Box 8).

---

**Box 8. Yemen – Emergency Crisis Response Project**

The IDA-supported Yemen Emergency Crisis Response Project ($450 million in additional finance) responds to alarming levels of food insecurity. The project provides short-term employment, access to selected basic services to the most vulnerable populations, and emergency cash transfers with a focus on the poor and vulnerable, including households without a prime-age male.

The labor component of the project is designed to ensure that women, especially those from households without prime-age males, access employment opportunities, by allowing flexible work hours and providing on-site child care. As of June 2018, 228,057 workers received wages, of which 30 percent were female. Of 5,161 youth trained and employed, 63 percent were female. 115,153 mothers and their children benefited from nutrition sensitive cash transfers. 2,350 small and medium sized enterprise (SME) clients, of which 65% were female clients, received grants to offset their debts and sustain their operations. Additionally, under the emergency cash transfer component, the project has delivered two rounds of quarterly cash payments to 1.45 million households (benefiting around nine million individuals) across all Yemen’s 333 districts with 47% of the direct recipients of the cash benefits being women.

27. **IFC launched work to analyze and address a major constraint to women’s access to more and better jobs: lack of affordable childcare.** In FY18, IFC published the report *Tackling Childcare*, which highlights how employer-supported childcare can help companies by acting as an incentive to attract and retain well-qualified people, boosting productivity and profitability. Follow-up work is now being rolled out, including in IDA countries. In Myanmar, for example, IFC is helping a leading corporation establish indicators, measure, and report on the business case of its childcare initiatives. In the Solomon Islands, IFC is helping SolTuna, the largest tuna fishing company, to conduct a childcare needs assessment and develop a childcare action plan.

28. **A special focus under IDA18 has been the challenge to reduce the skills gap and occupational sex segregation, which explains part of the pay gap between women and men.** The GILs have launched frontier knowledge work to identify the constraints and opportunities for women moving into male-dominated sectors that are often better paid. IDA18 also supports
governments with funding for skills development operations. During the first year of implementation, nine of 10 skills development operations approved under IDA18 consider how to support women’s participation in and improvement in the productivity of their economic activity, and/or consider how to reduce occupational segregation. IDA18 operations that address gaps between men and women in income, opportunity, resilience to shocks, productivity and entrepreneurship rates are now active in Rwanda, Pakistan, Ethiopia, Niger, Guinea-Bissau, Nepal and Niger. Some of these operations improve life skills, others focus on entrepreneurship training for women, and others support the effectiveness of formal vocational training with a special focus on women’s access.

IV. CONTROL OVER ASSETS WITH A FOCUS ON FINANCIAL INCLUSION

29. **Women’s ownership rights to assets, including land, are important to encourage productivity-enhancing investments, and access to and use of high-quality financial services are crucial to achieving inclusive growth.** For poor female farmers, gaps in access to productive inputs including capital and financial services, prevents them from investing in their farms and can keep female farmers in a low productivity trap. The 9-percentage point gap between men and women in financial account ownership in developing countries has remained unchanged since 2011, despite rapid overall increases in account ownership. In many IDA countries, the gap is far wider: In Nigeria, 51 percent of men have an account but only 27 percent of women do; In Bangladesh, 65 percent of men have an account, against only 36 percent of women; and, in Pakistan, 35 percent of men have an account but only 7 percent of women do. At the same time, some IDA countries are making rapid progress in narrowing the gender gap, often thanks to rapidly expanding use of mobile money accounts. In Côte d’Ivoire, men are twice as likely as women to have a bank account – yet women are just as likely as men to have a mobile money account only.

Women-owned entities represent more than 30 percent of registered businesses worldwide, but only 10 percent of women entrepreneurs have access to the capital they need to grow their businesses. IDA continues to support governments to address these challenges. The Women Entrepreneurs Finance Initiative was launched at the start of IDA18, enabling significant financing towards closing gaps between women and men (Box 9).

**Box 9. Women Entrepreneurs Finance Initiative**

Announced at the G20 Leaders’ Summit in July 2017 and launched at the Bank-Fund Annual Meetings in October 2017, the Women Entrepreneurs Finance Initiative (We-Fi) creates an unprecedented opportunity to harness both the public and private sectors to open new doors for women entrepreneurs across the developing world. We-Fi is a collaborative partnership among governments, MDBs, and other stakeholders, housed in the WB, and is the first such initiative to promote women’s economic empowerment by providing comprehensive solutions, at scale, to address the full range of barriers facing women entrepreneurs in developing countries – access to finance, markets, technology, and mentoring, and strengthening policy frameworks.

Fourteen governments (Australia, Canada, China, Denmark, Germany, Japan, the Netherlands, Norway, the Russian Federation, Saudi Arabia, Republic of South Korea, the United Arab Emirates, the United Kingdom, and the United States) collectively pledged over US$340 million, with every dollar seeking to leverage an additional US$4 to US$5 of private and other financing. We-Fi announced its first round of funding allocations of US$120

---

3 Global Findex.
4 IFC and GPFI 2011.
million in April 2018 to the World Bank Group, the Islamic Bank for Reconstruction and Development, and the Asian Development Bank. This first round alone is expected to mobilize US$1.6 billion for programs and projects supporting women-owned/led small and medium enterprises.

Under the first round of allocation, the WBG was granted US$75 million for its program “Creating Finance and Markets for All”, with US$49 million allocated to the IFC and US$26 million allocated to the WB. Over half of the funds allocated to the WBG will be dedicated to IDA countries and conflict affected states where women struggle the most to grow their small and medium businesses, including Bangladesh, Côte d’Ivoire, Mozambique, Nigeria, Pakistan, Senegal, Tanzania, and Zambia. The grant is expected to mobilize comprehensive private and public sector solutions, and test and evaluate new approaches.

30. **A special focus under IDA18 is addressing the financial access barriers that women disproportionately face, preventing them from participating fully in the economy.** The WBG works in IDA countries to reduce gaps in women’s and men’s access to and use of financial services. Successful financial inclusion removes several constraints to account ownership and use, such as lack of identification papers and large distances to bank offices. During the first year of implementation, IDA18 operations that promote women’s financial inclusion by leveraging risk-sharing facilities for mortgages by women borrowers and setting inclusion targets for female entrepreneurs accessing credit were launched in Belarus, Burundi, Djibouti and Pakistan. IDA country ASAs are analyzing and providing advice on how to address gaps between women and men in access to financial services, and how to support women’s entrepreneurship. In Burundi, an ASA analyzes and advises on the status of financial inclusion with a special focus on the stage of development of the mobile money market and its implications for women’s access. In Burkina Faso, a country where SME finance is limited, an ASA looks to increase the effectiveness of national funds in fostering an adequate and sustainable supply of SME finance, especially for women entrepreneurs. IDA country Financial Inclusion Strategies now provide sex-disaggregated reporting and recommend actions such as financial literacy training for women, and increasing women’s access to and use of financial services in Ethiopia, Pakistan, Rwanda and Zambia.

31. **IFC continues to expand its work with financial institutions in IDA countries to provide better tailored financial services and business support to women customers and to further document the business case.** For example, to support the Bank of Africa Group’s lending to SMEs, in March 2018 the IFC launched a US$60 million investment in a regional risk-sharing facility. The SMEs included women-run businesses in Burkina Faso, Ghana, Madagascar, Mali, Niger, Senegal, Tanzania and Togo. As another example, in Nigeria, IFC partnered with insurance company AXA Mansard to design insurance policies to meet the needs of women entrepreneurs, and to recruit more women into the insurance industry.

32. **Another focus under IDA18 is to build momentum in enabling women’s access to ICT services and mobile internet platform – tools that have seen many IDA countries start to leapfrog technology gaps in recent years.** Closing the gender gap in access to mobile technology boosts economic opportunity across several dimensions, thus can be essential for women to avoid financial exclusion, to access current market information, and to access relatively safer non-cash transfer systems. During the first year of implementation, ICT operations launched with IDA18 financing provide digital skills training targeting women, and stimulate the creation of digital services in Afghanistan, Kyrgyz Republic, and Côte d’Ivoire (Box 10).
Box 10. Using ICT to Improve Women’s Employment Opportunities, Productivity and Financial Access

The increased spread of mobile technology has been driving access to and use of financial services in IDA countries: In Sub-Saharan Africa, between 2014 and 2017, mobile money account ownership rose from 12 percent to 21 percent overall, and from 10 percent to 18 percent for women. ICT can also help improve women’s employment opportunities, especially when mobility is a constraint, and increase women’s productivity – by enabling women to break patterns of occupational sex-segregation, or by increasing access to markets, knowledge and information.

In FY18, IDA-financed operations were launched in Afghanistan, the Kyrgyz Republic and Côte d'Ivoire, helping support women’s better access to the internet and to ICT services. The Afghanistan Digital CASA project was launched after identifying gaps in labor force participation (19 percent women, 87 percent men), access to the internet (8.7 percent of population with access to Internet, of which 81 percent are men), a low share of women civil servants in the Ministry of Communications and Information Technology (12 percent women). The operation provides training with the goal of having women make up at least 30 percent of the employees trained, and targets women in both technical and non-technical positions, looking to offer new/better career opportunities in IT and IT-related disciplines, which tend to be male-dominated as well as better remunerated than many administrative positions, which tend to be female-dominated.

The Kyrgyz Republic Digital CASA project addresses gaps in employment as well as economywide occupational sex-segregation. In the ICT sector, women earn on average 25.6 percent less monthly than men. The operation supports digital skills training for women, creates employment opportunities with a special focus on women (through digitalization of Government paper records and archives), and enables virtual job opportunities for girls and mothers who stay at home with children. The operation also seeks to stimulate the creation of digital services for women.

Côte d'Ivoire’s E-Agriculture project focuses on increasing women’s access to digital services in rural communities and on leveraging digital platforms to improve farm productivity and access to markets. Identifying gaps in access to the internet and other digital technologies as well as in agricultural productivity between men and women, the project targets households without prime-age males to ensure women’s increased access and usage. In addition to new ICT infrastructure, women smallholder farmers are provided with mobile services and digital literacy training. The project also supports the establishment of cooperatives and helps strengthen existing women farmer groups to boost market and network access, lack of which is a key driver of the gender gap in agricultural productivity.

V. VOICE AND AGENCY

33. It is both urgent and complex to give women an equal voice and role in decision-making, often requiring a change in social norms, laws and institutions, alongside programs to promote economic opportunities, social protection, and education. Dismantling norms that sanction violence against women is a special priority in a world where alarming numbers of women experience or remain at elevated risk of experiencing GBV during their lifetimes. In IDA countries, the WBG can play a more effective role in many areas, such as in building the evidence base for changing adverse norms of masculinities, especially in FCS; promoting and enhancing women’s participation and decision making in service-delivery governance structures; and, addressing gender-based violence in transport, extractives, citizen security, health, and urban and rural development. High priority for IDA is to prevent the sexual exploitation and abuse in IDA funded operations, and to strengthen responses to cases that occur.
Women’s Participation in Decision Making

34. Giving women an equal role in decision making can be critical in advancing the gender equality agenda and in ensuring effective project outcomes. Yet across IDA countries, women often do not have a say in formal decision-making, even when decisions are fundamental to their livelihoods or family life, such as in electrical and water utilities. Focusing on increasing women’s voice and representation is a frontier area for IDA. Increasingly, operations look to promote women’s participation in service delivery governance structures in IDA countries, along the lines of an example launched in Malawi (Box 11). During FY19, the WBG will launch a Program on Diversity and Inclusion in Water Utilities in partnership with the private sector, building on the experience in Malawi, and replicating efforts in IDA countries and elsewhere.

Box 11. Women’s Participation in Service Delivery Governance Structures

Giving women a voice and equal role in decision making is critical in advancing the gender equality agenda, whether in households and communities, or in companies and institutions. Yet across IDA countries, women often do not hold a place in formal decision-making structures. In the water utilities sector, women in IDA countries are almost universally underrepresented, as employees, in decision-making leadership positions, and in water user associations. Responding to this, more IDA-funded water projects now attempt to enhance women’s participation in decision making at the utility level, often as part of a multipronged effort to also promote women and youth access to jobs. One example is the Lilongwe Water and Sanitation Project, which was launched under IDA18. Beyond the objective to reduce the water collection burden of girls and women by expanding the distribution network of water and sanitation facilities, the project also aims to address women’s (especially young women’s and men’s) lack of access to employment opportunities and participation in governance structures. Using contractual arrangements, the project encourages contractors to engage women and youth in construction activities. With the aim to promote the representation of female professionals in the sector’s decision-making leadership positions, the project provides career training for women as a component of institutional capacity strengthening. A similar approach is now being adopted by IDA-financed projects in Tanzania, Uganda and Burkina Faso (as well as in IBRD-funded projects in China, Indonesia and Lebanon).

Gender-Based Violence

35. The challenge at the outset of IDA18 was to build a portfolio, to innovate, to track what works (and what doesn’t), and to replicate and scale-up evidence-based solutions for GBV prevention and responses. A year into implementation, IDA18 has helped support the development of a more holistic approach to prevent and respond to GBV in operations across regions and in a multitude of sectors, such as health, education, trade and competitiveness, transport, and social development. By the end of FY18, World Bank operations addressing GBV as a key or partial objective totaled over US$613 million, of which US$464 million is in IDA countries.5 One example is the work in Nigeria, where GBV interventions are complementing livelihood activities, and other interventions helping change gender discriminatory social norms and structures (Box 12).

5 25 IDA operations in FY18 provide specific actions to address GBV.
Box 12. Nigeria for Women Project

Transforming sticky social norms and gender roles is difficult but critical to prevent GBV. In Nigeria, such discriminatory norms could lead to the increased risks of GBV when women earn more than male counterparts or engage in non-traditional employment in male-dominated sectors. The IDA-funded Nigeria for Women project takes this normative context into account in its interventions to promote women’s livelihoods while preventing potential GBV responses.

With the aim of supporting women’s improved livelihood opportunities in targeted communities, the project facilitates the creation and institutionalization of Women Affinity Groups in rural and semi-urban areas. The groups help create social capital for women at the community level, with members receiving psychology-based training on group management, record keeping, financial literacy, leadership and negotiation skills. Members are also trained on GBV risk monitoring, responses, and confidence building. Group members also can take entrepreneurship and technical skills training based on market demand, in conjunction with life skills training on how to develop business plans and access livelihood grants to create and/or to scale up livelihood enterprises.

The project recognizes that women’s increased productivity and voice can trigger violence, and builds in specific measures to prevent and respond to any incidents. Examples include training on how to prevent and respond to GBV as well as behavioral change campaigns that involve traditional and religious leaders and target men who are associated with the beneficiary women (such as spouses or other male household members). The project also links members to Domestic Violence and Sexual Abuse Response Teams in project states.

36. **IFC has taken steps to reduce GBV and sexual harassment in the workplace.** IFC developed a GBV and Respectful Workplace program, which included a “how to” for companies to prevent and tackle gender-based violence for countries in the Pacific, and, as part of IFC’s Better Works Program, has started rolling out anti-sexual harassment training with companies. In Myanmar, IFC works with the Shwe Taung Group on instituting “Respectful Workplace” policies and programs. In Haiti, IFC now works with 14 garment companies on GBV. In addition, IFC’s ESG team has developed and delivered guidance on GBV to operational colleagues in FY19, IFC is conducting enhanced screening for GBV-risk for all new investments.

**Preventing Sexual Exploitation and Abuse**

37. **To mitigate and prevent sexual exploitation and abuse in operations, the WBG launched a Global Gender-Based Violence Task Force in 2016.** Based on the task force’s recommendations, presented in August 2017, the World Bank Group Board adopted an action plan in November, with mandatory and recommended activities for operations funded under IDA18 (as well as for IBRD-funded operations). The World Bank is in process of implementing these actions.

38. **A few of the efforts by the end of FY18 include:**

- **A risk assessment tool has been developed to assess contextual and project-related risks.** By the end of FY18, the tool being tested in DRC, Nigeria and Cameroon.

- **GBV good practice note** was drafted for infrastructure-related projects with civil works considerations, with good practice notes for other key sectors (such as health and education) planned.

- **A roster of GBV specialists was compiled to support teams in the near term while in-house expertise is being built.**
A set of recommended actions was developed for operations deemed to be at Substantial or High GBV risk. Recommendations include ensuring that Social Assessments review GBV risks, that mitigation measures are integrated into key safeguard instruments, and that task teams hold dedicated community consultations to monitor and inform communities of key GBV risks, and opportunities for reporting and responses.

The GBV Task Force recommendations on procurement were integrated into existing requirements, including Standard Bidding Documents.

A Reporting and Response and Accountability Framework is being developed, detailing requirements for reporting and responses related to GBV and sexual exploitation and abuse.

During FY18, a series of learning events and training sessions were held to share the Task Force recommendations and the associated Action Plan, and to raise awareness of the need to address GBV risks. This included learning events held with country management units in IDA countries such as Nigeria and Somalia, with regional teams in AFR and with the MNA Energy Team, and with specific Global Practices.

Fragile and Conflict Settings

39. In the lead-up to IDA18, a proliferation of large-scale conflicts in several parts of the world led to the forcible displacement of populations in the form of both internally displaced people and refugees. In response to these challenges, and drawing on the lessons from initiatives under IDA16 and 17 such as the Great Lakes Emergency Sexual and Gender Based Violence and Women's Health Project (launched in 2014, US$107 million), IDA18 commits to increasing operations in fragile contexts that prevent or respond to GBV, including through access to essential services and livelihood support activities for women. Displacement leads to distinctive risks and opportunities for males and females – such as increased risk of rape, violence, and forced conscription, or access to better opportunities for employment, education, and voice. For example, one third of Syrian refugee households in Jordan are now ‘headed’ by women, who fend for themselves and their families, often away from their communities and traditional sources of support. In 2017, a substantial proportion of infants, children, and pregnant women were among the refugees and IDPs from the DRC and Myanmar and three quarters of Congolese refugees were women and children. Globally, men and women were almost equally represented refugees, asylum seekers and IDPs, with 21.3 million men and 21.0 million women. (UNHCR, 2018). The work under IDA18 is adapting to this new context. The WB attempts to address the differentiated impact of fragility, conflict, violence and forced displacement on women, men, girls and boys through various means. As the Bank deepens its work in FCV, it recognizes that it must not only analyze and address issues related to GBV, but also the role of women as agents for peace, recovery and reconstruction, especially through their participation in economic activity. This highlights the importance of empowering women through economic opportunities. A focus on the economic empowerment of women can also contribute to the prevention of violent conflict.

40. Regarding forced displacement, women and men are exposed to distinct types of risk, with women and girls more exposed to rape and other forms of sexual violence, and men and boys to a higher degree subject to forced conscription. IDA is now undertaking efforts to expand economic and livelihoods activities for women while mitigating associated GBV risks. For instance, in the Horn of Africa, the Development Response to Displacement Impacts Project
improves displaced women’s access to energy and services to increase physical and mental wellbeing, while providing livelihood opportunities for women in refugee hosting communities. In Yemen, the Emergency Crisis Response project builds in flexible work hours and on-site childcare to facilitate for women to benefit from job opportunities in labor-intensive work programs. (Please refer to FCV MTR paper for further detail).

41. **Through both investments and Advisory Services FCS projects, IFC works to close gender gaps where possible.** For instance, in Solomon Islands, IFC, together with the Solomon Islands Chamber of Commerce, is working with 17 of the country’s largest businesses, encompassing more than 6000 employees, to move more women into leadership positions, build respectful and supportive workplaces – including by implementing a workplace response to domestic and family violence, where IFC has already supported 11 companies – and promote women to non-traditional jobs, such as engineering and operating heavy machinery. Also through this work, IFC supported the establishment of the Solomon Islands Professional Women’s Network with more than 80 women members from across all industries. IFC is taking lessons learned in FCS countries of the Pacific to clients elsewhere in the region. This includes, for example, working with clients to enhance gender diversity through EDGE Gender assessment and certification.

VI. **ENABLING COUNTRY-LEVEL ACTION**

42. **All Regions are now implementing new or updated Regional Gender Action Plans, aligned with the Gender Strategy.** In FY17, AFR, ECA, EAP and MNA developed new Regional Gender Action Plans (RGAPs) following those adopted in FY16 by LCR and SAR. All countries in EAP and SAR, and some countries in ECA have produced Country Gender Action Briefs or Plans and, in SAR countries have established Gender Platforms to help stimulate and coordinate analytical work and stronger operational designs. All nine IDA Systematic Country Diagnostics (SCDs) approved between January and December 2017 identify one or more specific gaps between males and females in endowments, jobs, assets and voice/agency. All Africa SCDs analyze gaps in all four gender strategy objectives, make gender equality an SCD priority, propose specific actions as a basis for policy dialogue, and identify key knowledge gaps. For instance, the Burkina Faso SCD identifies gender equality as a country priority, analyzes gaps under all four Strategy pillars and proposes specific actions as a basis for policy dialogue. The SCD also identifies key data and knowledge gaps in the country.

43. **The dearth of data in IDA countries is a bottleneck in designing interventions to address disparities between males and females.** Because the availability of data is currently so uneven, an important priority is to identify priority data gaps and support filling them. Globally, 8 of 10 countries regularly produce sex-disaggregated statistics on mortality, labor force participation, and education and training. Less than one in three countries disaggregate statistics on informal employment, entrepreneurship, earnings, and unpaid work, or collect data about violence against women. Prior efforts in IDA countries have focused on building capacity in statistical offices to collect and report on general sex-disaggregated data on a regular basis. Under several Statistical Capacity Building Loans, gender data is currently being collected through household surveys as well as through surveys collecting individual-level indicators, including in

---

Mozambique, Madagascar, Comoros, Chad, Kenya, South Sudan, Republic of Congo Ghana, and in Bangladesh. IDA18 commits to identify specific gender data gaps – especially on asset ownership and control, time use, control over income, and employment - and to launch an initiative to begin the work to address them. In a pilot initiative under IDA18, the Bank will work with National Statistical Offices to gather direct respondent, intra-household level information on employment and assets in six countries, starting in Malawi, Ethiopia and Tanzania. At least three more pilots will be launched before the end of IDA18 in SAR, EAP or elsewhere. Separately, the WBG Entrepreneurship Database added new gender indicators added to its latest edition: of 143 economies for which data was collected, 44 provided sex-disaggregated data, allowing IDA countries to more accurately capture and report on economic activity, such as the percentage of new female business owners. Other ongoing work to improve and update key data resources include the Women, Business and the Law, the Global Financial Inclusion Index, the Global Monitoring Database (basis of poverty estimates), and the MSME Finance Gap Data.

44. As the work to address specific gaps between women and men intensifies during the remainder of IDA18 and beyond, progress will require filling critical gender data gaps. Building on the pilot initiatives launched under IDA18, it will be a priority to scale up the work to gather direct respondent, intra-household level information on employment, assets, and voice and agency, and to better integrate it as part of regular household survey work. A first goal could be to launch statistical projects in support of a “minimum data package” for policy making and monitoring in IDA countries, including gender data, but also in key domains such as firm-level and agriculture data.

What Works

45. IDA clients look for evidence-based advice to help them invest limited resources in policies and interventions that are most effective at closing gender gaps. Many development partners engage in the mission to develop knowledge of what works. At the World Bank, a central effort has been the work of the GILs which launched a large majority of its activities in IDA countries with the help of trust fund contributions from key donor partners to the World Bank Group Umbrella Facility for Gender Equality (UFGE, see box above). Using these trust funds to generate rigorous and credible evidence, the GILs promote client demand for ‘gender-smart’ designs, since rigorous impact evaluations give clients confidence that the investments they make can have a substantial impact not only on gender gaps but also on poverty reduction and shared prosperity overall.

46. The work of the GILs is increasingly informing IDA18 operations. Impact evaluations on women’s economic empowerment have informed policy and made operations more effective, especially in Africa. For instance, high-profile IDA projects in the Republic of Congo and in the Sahel help adolescent girls and young women complete their education and transition into employment by building on powerful evidence and lessons generated by impact evaluations. These include using community safe spaces to build skills, providing choices based on girls’ interest and qualifications, and emphasizing soft skills. Evidence from specific GIL impact evaluations has also informed the design of interventions within projects that are not entirely focused on women. For example, the results from an Africa GIL impact evaluation in Togo indicated that non-cognitive skills training is more effective than traditional management skills training at increasing entrepreneurs’ profits, especially for women entrepreneurs - thanks to this evidence, this model of
training has now been adapted by the US$100 million IDA Mozambique Integrated Growth Poles Project. During IDA18, the GILs piloted work to address occupational sex-segregation – an important driver in the earnings gap between women and men. In 2017, labs in AFR, EAP and LCR coordinated for conceptual and methodological consistency on “cross-overs” – i.e., interventions to support women to work in male-dominated fields.

47. **The work of the GILs has been critical to make IDA18 more effective in closing specific gaps between men and women, especially in economic outcomes.** As efforts to address persistent inequalities between men and women intensifies beyond IDA18, progress will require filling specific knowledge gaps. Building on the body of work produced to date by the GILs, it will be a priority to promote uptake of the findings of impact evaluations and other research in IDA-funded operations, and to enable work to address the knowledge gaps.

**VII. LOOKING AHEAD AND ISSUES FOR DISCUSSION**

48. **IDA’s approach to gender equality has evolved significantly over the past cycles, continuing into the first half of IDA18.** The groundwork was laid in IDA16, targeting foundational issues in health and education, and took hold in IDA17 with mainstreaming in other sectors, matched by increased accountability and monitoring measures. The launch of the Gender Strategy helped set the stage for IDA’s improved effectiveness in closing specific and critical gaps between women and men, and in measuring results. As a result, IDA18 country policies and operations are increasingly backed by deeper analytical work and better data. A stronger country engagement model enables clearer linkages in IDA countries between SCDs, CPFs, policy dialogue and projects. Transformational interventions are being designed and replicated. And the collaboration across WB and IFC is enhancing the quality of interventions.

49. **IDA operations launched during the first year and a half of IDA18 suggest an emerging trend, with countries seeing concurrent operations launched in a multipronged, aligned effort targeting gaps in endowments, jobs, assets, and voice and agency.** Other operations are going deeper by starting to address second generation issues and gender-based violence.

50. **At the same time, key challenges to continued progress remain.** The lack (and quality) of in-country data in IDA countries continues to hold back the potential for effective interventions to address disparities between males and females. Systems to capture results and knowledge of what works need to be strengthened to accelerate the design of more transformational operations. And linkages with corporate initiatives will be important to fully leverage the network, technology and knowledge of the WBG. And finally, expectations are high for rapid results. To meet and exceed the IDA18 policy commitments, more operations now need to be designed to be transformational, such as by addressing occupational sex-segregation or increasing women’s productivity. And more operations should address emerging issues, for instance, by preventing and responding to GBV in FCV contexts while improving women’s livelihood options.
51. Management has identified the following key priorities to address the challenges and to build on the momentum achieved:

- Continuing to fill gender data and knowledge gaps;
- Identifying and working on the highest impact interventions – essential for policy dialogue and good design;
- Addressing legal and regulatory constraints through DPOs;
- Leveraging corporate initiatives, such as on Maximizing Finance for Development, disruptive technology, and the Human Capital Project;
- Identifying key focus areas for future work such as a more systemic approach to addressing GBV;
- Continuing the close collaboration with IFC.