Gender Issues in World Bank Lending

Growing recognition of women's critical economic and societal roles has led to a worldwide focus on gender issues. Gender-related obstacles to effective participation in development must be overcome in order to reduce poverty, increase productivity and economic efficiency, decrease population growth, and preserve the environment.

A recent OED study* finds that the Bank adopted a deliberate stance on gender concerns for nearly 20 years. By now, many prerequisites for a full integration of gender issues in the Bank's operational activities are in place: a clear policy, strong support from the Board and senior management, well-documented research, dedicated staff at the central and regional levels, and a marked increase in the availability of information on women's roles in development, including in economies in transition. The Bank can now focus on further developing gender issues in dialogue with member countries. This will require intensified managerial commitment and appropriate resources and incentives.

Evolution of Bank policy

In April 1994 the Bank's Board of Executive Directors approved a policy paper on the role of women in development—Enhancing Women's Participation in Economic Development—giving full legitimacy to gender-related strategies in Bank lending. This was the culmination of a 20-year process to fully understand and accept the relevance of gender issues to the Bank's mandate and to identify strategies appropriate for Bank lending.

Early efforts to bring out the 'invisible' women in Bank-funded projects helped to establish some of the basic principles found in today's policy. But progress in moving from rhetoric to action was slow. During the 1970s and early 1980s networking and grassroots interest by staff were not sufficient to bring about the structural and policy changes needed. A series of international conferences sponsored by the United Nations and other outside pressure were useful but did not play a determining role. Strong management support, reiterated often and accompanied by inside and outside financial support, was needed to build up a comprehensive effort.

Some principles underlying the current policy were recognized early on: the role of women in efforts to reduce poverty and stimulate economic growth; borrowers' autonomy in culturally sensitive issues; and the desirability of taking steps to ensure that women benefit when relevant in all Bank-supported projects, rather than through WID-only projects. But limited resources and a reactive stance on the part of Bank management kept attention to gender issues in economic and sector work and in the portfolio to a low level.

Beginning in the mid-1980s, conceptual, institutional, and operational changes accelerated as senior management took a proactive stance:

- Bank management and the Board provided steady, highly visible support as well as resources (and extra pressure as necessary) for gender-related action. Monitoring and periodic progress reporting helped focus discussions between management and the Board.
- A long-term, comprehensive program of operational support and research was agreed on by Women in Development staff and Operations management. Research findings demonstrated, and in some cases quantified, the benefits of addressing gender issues.
- The regions, with support from the WID division, undertook a series of countrywide assessments of gender issues as a basis for policy discussions with member countries on future projects. In some countries, these assessments helped strengthen borrowers' commitment to addressing gender issues, and led to more systematic integration of these issues in project identification and design.

*Gender Issues in World Bank Lending. Washington, D.C.: World Bank, forthcoming. OED reports are available to Bank executive directors and staff from the Internal Documents Unit and from Regional Information Services Centers.
Investment projects by region, approved FY93, with and without gender action

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Investment projects by sector, approved FY93, with and without gender action

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- Resources earmarked for gender issues in the Bank's budget and trust funds greatly increased. A core of specialized staff was established, first in a central unit, then in the regions. Operational support adapted to regional priorities is now provided by specialized staff in the technical departments and in some country departments, as well as in central vice presidencies.

Gender-related actions in the portfolio

The study found that at least 615 of the 4,955 investment projects approved during FY67-93 included specific actions to make sure that girls and women benefited from the project. More than half of these 615 projects were approved from FY89 to FY93 and are still being implemented. Ninety-three percent of the projects were in low-income and lower middle-income countries. Sources of funding and portfolio distribution across regions and sectors have changed little over time, although sectoral distribution is more diverse in projects recently approved (see figures).

No clear difference in overall outcomes could be established for projects with and without gender-related activity in the 196 projects completed so far. In most cases, gender-related activities formed a relatively small part of the project, but were subject to the same implementation difficulties as any other component. The large number of area development projects (which performed poorly) among projects with gender-related action designed from FY67 to FY84 lowered the overall performance of projects with gender-related actions.

What can be established, however, is the shift in the focus of gender-related actions, and in the increased levels of effort and innovation seen in more recent projects (see box). For example, early projects in the agriculture sector tended to focus on women's reproductive rather than productive roles, regardless of overall goals, and hesitated to search out potential new roles for women. Bolivia's Ulla Ulla Rural Development Project (approved in 1978) offered advice to women only on nutrition and home economics, despite its poverty alleviation focus and the fact that women tended household livestock. By the late 1980s, agricultural projects were offering advice to women on farming tasks and various income-generating micro-projects. In Ethiopia, for instance, the Small-Scale Irrigation and Conservation Project (approved in 1987) provided funds for vegetable gardens and a line of credit for female-headed microenterprises.

Findings and recommendations

Conditions associated with satisfactory outcomes for gender-related actions included:

- Country involvement and commitment to gender-related actions and the project as a whole.
- Clear integration of gender-related objectives with overall project goals.
- Presence of staff with experience in working with gender issues.

Definitions

The terms 'women in development' and 'gender' have different connotations. The Bank used the first, and earlier, term to describe actions designed to ensure that women benefited, or at least did not suffer from development efforts. Gender-related development activities, on the other hand, take a broader view of the differences in behavior expected of women and men; these activities take into account the causes and consequences of gender differences for economic and human resource development. Gender-related actions can prevent a project from having a negative effect on women, and can maximize its potential contributions to both women and men.

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• Constant attention to gender action by Bank supervision missions.

**Economic and sector work**

Gender issues are complex and culturally defined, and therefore interventions that could entail changes in gender roles are sensitive. Recent sector work and WID assessment papers show how a country’s legal, policy, and regulatory frameworks influence women’s potential development roles. In some countries, the process of preparing these assessments helped open a constructive dialogue with the borrower. Morocco is a good example of how the process of preparing a national gender strategy by participatory methods helped to get (an initially resistant) government on board. Bank policy now calls for gender issues and priorities to be addressed in country strategy papers, and to be monitored during country implementation reviews.

The gender strategy must be the product of ongoing discussions among the borrower, country team, and department management team if it is to reflect the concerns of all involved. Useful steps to promote such interaction include discussions of gender issues during the country implementation review, special workshops, meetings of the consortium of development agencies, and countrywide assessments. Each country department should assess which steps may be needed.

**Project design and implementation**

Gender-related actions are more likely to be implemented if they are the product of broad social and economic analysis, are well integrated into project objectives, take local conditions into account, and are fully supported by the borrower. The borrower can promote changes in gender roles through incentives and regulatory measures, provided that these are sensitive to the country’s cultural and religious foundations.

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**Current approaches to gender issues**

Gender-related actions in Bank-supported projects run across sectors and regions and take many forms. Some examples of recent and planned actions follow.

**Career development**

The Mozambique Capacity Building Public Sector and Legal Institutions Development Project (approved FY93) pays particular attention to promoting the career development of female civil servants. The project takes steps to increase women’s opportunities for participating in training, both local and overseas. For example, the project provides supplemental payments to women with familial obligations to help them with family or child care costs while they are studying abroad.

**Regulatory change**

The Honduras Agricultural Adjustment Credit (approved FY94) addresses agricultural sector distortions that discriminate against women. Land adjudication and titling under Honduras’ former land reform law prohibited women from holding land titles unless they were single mothers with dependent children. The land tenure component of this credit would eliminate legal and administrative impediments for arbitrating and titling land to women.

**Education**

To encourage girls in grades 6 to 10 to finish school, and ultimately increase their economic productivity, the Bangladesh Female Secondary School Project (approved FY93) uses an incentive package aimed at girls, their parents, community, and teachers. The package includes a stipend, deposited in a bank account that each girl opens in her own name, a public awareness program, a program to support salaries of additional teachers, and a water supply and sanitation program.

**Skills, resources, services**

The Gambia Women in Development Project (approved FY90 and one of only three stand-alone WID projects) aims to improve women’s productivity, welfare, and status by strengthening government institutions to enable them to better deal with women’s issues, and help change traditional Gambian perceptions of women. It does this by addressing the practical constraints women face. For example, advice tailored to women’s activities is being developed and provided, in coordination with Bank-supported sectoral projects, in the areas of agriculture, basic literacy, and safe motherhood.

**Reaching the poor**

The social rehabilitation component of India’s Mahatma Gandhi Emergency Earthquake Rehabilitation Project (approved FY91), although very small, will also focus on the needs of women and children. This component will provide special facilities and activities—in particular, shelters, counseling and trauma care, and economic assistance. An employment training program and a development fund are expected to promote self-help, income-generating activities for women affected by the earthquake. Social funds projects in several countries are making special efforts to encourage requests particularly useful to women.

**Gender issues**

Gender issues should be considered when a project’s goals are being established. Managers should ensure that the terms of reference for sector and operations work include explicit questions on gender issues whenever relevant. Staff should be made aware of Bank policy and of available guidelines and training on gender and related topics.

**Supervision**

Supervision of gender-related action was weak in early projects, and remained uneven in projects now nearing completion. Attention to gender-related actions during supervision contributed to satisfactory implementation.
Supervision can be improved by involving an experienced gender specialist in appraisal or an early supervision mission to help task managers identify what to look for in subsequent supervision missions.

Evaluation

Early projects did not systematically assess progress or use opportunities to draw lessons from experience.

Progress indicators should measure achievements for men and women separately whenever appropriate. Midterm reviews of projects should assess progress on gender-related actions. Implementation completion reports and ex post evaluations should include findings on progress, outcomes, and gender-related actions and report on any innovative approaches to the integration of gender issues.

Technical support and training for Bank staff

Efforts are being made to identify relevant gender issues at the earliest phase of project identification, and to provide the Bank’s task managers with technical support and training adapted to regional concerns. The program now being initiated by the Gender Analysis and Policy Team is expected to provide task managers with practical guidance—through training sessions prepared in conjunction with individual regions, and through the preparation of brief summaries of issues and operational examples.

To provide task managers with appropriate support, and ensure that projects with gender dimensions are well prepared, gender teams in several regions established a systematic review of initial executive project summaries, which describe proposed projects for Bank financing. Experience so far has been positive and these reviews are expected to continue. In the words of a task manager, it is essential “to put gender issues in [the task manager’s] critical path.” The study identified several cases where task managers took gender issues into account after having worked in the field with an experienced colleague.

On-the-job training should be encouraged. Gender issues should continue to be integrated in sector and economic training as appropriate. Training and guidelines should be tailored to task managers’ needs and regional circumstances.

Research

The Bank’s research program on women in development, begun in the mid-1980s, was explicitly intended to demonstrate to staff the validity and relevance of gender issues to their work. While the program took longer to implement than expected, it did produce some high-quality work that caught the attention of staff and management. Further research needs are likely to vary across regions.

Further analysis should be undertaken to better understand the factors that influence borrowers’ decisions to address gender issues in development planning. The apparent increase in attention to gender in projects prepared in a participatory manner should also be reviewed.

Conclusion

Recent management support for promoting the participation of stakeholders in development activities, and for conducting social assessments, should help make gender issues even more visible. Special funds are available for innovative approaches in human and social development and, in some regions, for innovative attention to gender issues.

The opportunities for systematic integration of gender issues in the Bank’s portfolio and sector work are great, but three factors remain essential if the modest momentum gained in recent years is to accelerate:

- Consistent, visible support by management and the Board.
- Appropriate budget and sufficient staff allocation.
- An active policy dialogue with member countries to build consensus and promote approaches tailored to each country and region.

Institutional response

Bank management supports the study’s major findings and recommendations for follow-up. Management calls for OED to continue monitoring gender-related actions to see if clearer conclusions can be reached about the performance of projects with gender strategies, and to assess the impact of the operational policy and the study’s recommendations.

The Joint Audit Committee commended OED on the overview, and said that until gender issues are mainstreamed into overall Bank activities, the development objectives of the institution will not be achieved. The Committee further indicated that although the stage is finally set, there is still a long way to go in this area.

The Committee noted that a paragraph on gender issues should not be required in country assistance strategies, as experience has shown that this does not yield the desired results. Rather, the Committee said that when a strategy paper is presented to the Board, and there is a strong indication that gender issues are pertinent, executive directors would ask specific questions to assure that the subject is addressed. If gender issues are not reflected to the directors’ satisfaction, the relevant region would put forward its rationale for this section and the Board would debate the issues, as required.

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