Implementing the World Bank’s Gender Policies: Progress Report No. 1
March 1996
Implementing the World Bank’s Gender Policies

This is the first of a series of reports on World Bank progress in implementing gender policies that promote the full participation of women in social and economic development. These reports will focus on strategies in borrower countries, as well as management actions concerning the position of women within the Bank.

This first report reviews the evolution and current status of World Bank operations (both lending and non-lending activities) with respect to gender and looks at the initiatives that have been undertaken to support the Beijing Platform for Action. It also addresses questions and recommendations included in the petition submitted to Mr. Wolfensohn in Beijing.

These progress reports are part of the Bank’s broader strategy to promote dialogue with borrowing governments, shareholder governments and partner agencies, including NGOs and other organizations working in the field of gender. In pursuance of this objective, the report has been sent to each of the over 900 signatories of the petition given to Mr. Wolfensohn. It is also being put onto the World Wide Web to make it accessible to a wider audience outside the Bank. We would very much welcome feedback from readers to ensure that future progress reports are responsive to the concerns of the development community.

I would like to thank the regional gender coordinators, other regional staff and the Office of the Senior Adviser on Gender Equality for their assistance in the preparation of this report.

Ishrat Husain
Director
Poverty and Social Policy Department
Human Capital Development
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IMPLEMENTING THE WORLD BANK'S GENDER POLICIES

PROGRESS REPORT NO. 1

MARCH 1996

This is the first of a series of reports on World Bank progress in implementing policies that promote the full participation of women in social and economic development. These reports will focus on strategies in borrower countries, as well as management actions concerning the position of women within the Bank. Progress Report No. 1 reviews the evolution and current status of World Bank operations (both lending and non-lending activities) with respect to gender and looks at the initiatives that have been undertaken to support the Beijing Platform for Action. The report also addresses the four sets of questions and recommendations included in the petition submitted to the World Bank President in Beijing.

These progress reports are part of the Bank's broader strategy to promote dialogue with NGOs and other organizations working in the field of gender. To facilitate this dialogue, a list of contact persons for gender issues in the Bank is included. The report is also available on the World Bank Gender Page of the World Wide Web (WWW), where information on the Bank's strategies and progress in the area of gender will be updated periodically.

Follow-Up to the Fourth World Conference on Women
(Beijing 1995)

Bank policy is to integrate gender concerns into all policies and programs. In some cases targeted gender programs are necessary, but, more commonly, gender-sensitive planning and implementation are the key to ensuring that the concerns of both women and men are considered and that gender differences are fully understood. The following are some of the actions that have been taken in the months since Beijing.

- From November 6-17, 1995 the Bank organized Beyond Beijing: Acting on Commitments to the World's Women - a series of conferences, discussions and cultural events held to review the experiences of Beijing and discuss possible follow-up. In one session the President and Regional Vice Presidents affirmed the Bank's commitment to the Beijing Platform of Action and outlined the strategy to be followed in each Region to implement this commitment. As part of the fortnight, a gender resources fair was organized. More than 30 groups, including NGOs, the World Bank, the Peace Corps, the US Agency for International Development and the InterAmerican Development Bank presented their work on gender and participated in discussion groups.2

1 Address: http://www.worldbank.org/html/hcotyp/gender/contents.html If this address is difficult to access directly, go to http://www.worldbank.org/ then click on "Sectoral Information", "Human Capital Development", "Themes"; and, finally, "Gender".
2 A report on the gender resources fair is available on the Bank's WWW Gender Page.
- All of the Regional Vice Presidents have requested that their management develop regional gender strategies. These will involve specific goals and objectives at the regional, departmental and often country levels. In many Regions, country gender action plans are also being developed.

- The President established a committee covering a wide spectrum of Bank staff, which will report to him on Bank progress in defining and implementing gender policies on a quarterly basis.

- An External Gender Consultative Group is being formed to promote dialogue on gender issues between Bank staff and NGOs; women’s organizations; academic and research institutions from Africa, Asia, Latin America, the Middle East, Europe and Central Asia; and OECD countries. The first meeting will be held in Washington April 29-30, 1996.

- Instruments are being developed to facilitate communication between the Bank and its development partners on gender-related issues. The first three issues of a gender newsletter have been published (available also on the World Wide Web), and a Gender Home Page has been created on the Web. A publication series on good practices in integrating gender concerns in the design and implementation of policies, sector work and projects is also being initiated.

### Responding to the Beijing Petition

_During the Beijing Conference Mr. Wolfensohn received a petition urging the Bank to take four sets of initiatives to respond to the proposed Platform of Action. The following sections present an update on the actions and initiatives that the Bank has taken on each of these recommendations, many of which were started before Beijing._

#### I. Promoting the participation of grassroots women’s groups in economic policy formulation

_Poverty assessments, poverty action plans and participatory evaluation methods_

The poverty assessment is one of the main instruments used by the Bank to identify social and economic development priorities for low-income and vulnerable groups. It is mandated that an initial poverty assessment be conducted in all borrower countries and that it be updated periodically. The poverty assessments now serve as one of the analytical tools for defining future policy and lending strategies.

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<th>Countries where poverty assessments directly addressed gender issues (FY94/95):</th>
<th>Argentina, Benin, Brazil, Cameroon, El Salvador, Ghana, Guatemala, Guinea Bissau, Guyana, Honduras, Kenya, Kyrgyz Republic, Mauritania, Morocco, Poland, Russia, Rwanda, Senegal, Vietnam, Zambia, Zimbabwe</th>
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_Source: Monitoring Unit, Poverty and Social Policy Department._
Over the past few years, participatory assessment methods have been used to ensure that a broad range of civil society, including poor and vulnerable groups, are given a voice. The participatory poverty assessment has proved to be a particularly effective instrument for understanding the gender dimensions of poverty and for understanding how women are affected by periods of economic stress, such as rising unemployment, drought, etc. During fiscal year (FY) 1994/95 a total of 34 poverty assessments were conducted, of which 21 included a specific analysis of gender. Most of these assessments used participatory evaluation methods to give a voice to primary stakeholders and, in some cases, to institutional stakeholders. While gender is now emerging as an important issue in poverty assessments, the methodology is relatively new and still being developed.

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<td>Participatory methods for gender analysis have also been used in sector studies and project design. Recent examples include: the Morocco Sector Study on Integrating Women into Economic Development; the Sri Lanka Community Water Supply and Sanitation Project; and the Baku Water Supply Project.*</td>
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Country Assistance Strategies (CAS)

The World Bank periodically prepares a Country Assistance Strategy (CAS), which provides the strategic framework for its lending and policy activities in a particular country. This document, which presents Bank lending and policy activities within the country economic and political context, is prepared in consultation with governments and other sectors of civil society. During FY94/95, a total of 100 CASs were prepared, of which 52 specifically addressed gender issues.

Gender is becoming an increasingly integral part of the design of the CAS in many countries. While gender issues are a concern in all sectors, the CAS emphasizes selectivity and priorities within the ongoing dialogues between the Bank and the client countries. Recent examples from Asia have included a focus on poverty alleviation (China); human and natural resources strategies (Laos); poverty and health (Indonesia); and the participation of women (Bangladesh, India, Pakistan and Sri Lanka). In Africa, it is now being proposed that all CAS indicate three priority actions that should be taken to address key constraints facing women.

Integrating gender into adjustment operations and economic reform

Evidence from poverty assessments and other sources shows that women and men are affected differently by poverty and by the policies and programs to reduce poverty. Adjustment programs in the early to mid-1980s were widely criticized for paying insufficient attention to the impacts of the reform programs on the poor and vulnerable. While more recent adjustment programs frequently include provisions to protect the poor - particularly to protect social expenditures, there is still a concern that programs do not sufficiently take into account the different impacts of these measures on women and men. The question of the impacts of

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structural adjustment on the poor in general, and on women in particular, continues to be hotly debated.⁵ There is now more broadly based agreement that, in order for both women and men to fully benefit from economic reform programs, the design and implementation of these programs, and the range of interventions in country assistance strategies, should take gender differences in needs, constraints and resources into consideration.

A comparative analysis of new national survey data shows a strong overall association between the rate of economic growth and the rate at which poverty incidence⁶ changes. Growth is associated with a low incidence of poverty, while economic contraction is associated with a high incidence of poverty.⁷ This strong association between growth and poverty reduction holds for all regions and is stronger in Europe and Central Asia than elsewhere. On average, the benefits of growth are even stronger for the lowest income groups although there are significant variations between countries.⁸ However, these overall associations between economic growth and poverty reduction do not take into consideration the distribution of growth. Poverty assessments in countries such as Nigeria, Burkina Faso and the Ivory Coast all demonstrate the key role of redistribution in ensuring that the benefits of growth are widely shared.

A 1995 study by the Operations Evaluation Department, which reviewed all World Bank adjustment operations between 1980 and 1990, concluded that countries that had successfully implemented their adjustment policies achieved growth in per capita income and reduced the proportion of the population living below the poverty line. This study also found that sustained economic growth was the key factor in determining the reduction of poverty.

While poor women can be expected to benefit from general improvements in the economic welfare of their families as a result of economic growth and the introduction of sound macro-economic policies, very little quantitative data is yet available on differences between the impacts of economic reform on women and men. Two of the countries on which statistical data is available are Peru and the Philippines.⁹ In the former, studies have found that female-headed households appear, on average, to have fared somewhat better than male-headed households during the economic reform of the 1990s. In the Philippines, welfare indicators for women during the periods of economic reform seem to be at least as favorable as those for men.

⁵There is a summary of this debate in the first number of Trialogue (Winter 1995), which is published by AWID. Minh Chau Nguyen, Manager of the Gender Analysis and Policy Group at the World Bank; Maria Floro, Assistant Professor of Economics at American University; and Laura Renshaw, OXFAM, present different perspectives on the extent to which structural adjustment has benefitted or hurt women. The debate is interesting as the three writers were able to reach a considerable degree of consensus on the main issues.

⁶Poverty incidence refers to both the proportion of the population below the poverty line and the depth of poverty.

⁷These estimates are taken from as yet unpublished World Bank papers: What Can New Survey Data Tell Us About Recent Changes in Living Standards in Developing and Transitional Economies? by Ravallion and Chen (1995 draft); and Measuring Income Inequality: A New Data Base by Deininger and Squire (1995 draft).

⁸Over all of the countries for which data is available, a 10 percent increase in the growth rate resulted in a 65.5 percent reduction in the proportion of the population with incomes below 50 percent of the mean national income. However, it resulted in only a 16.9 percent reduction in the proportion with incomes below 75 percent of the mean national income (Demery, Sen and Vishwanath, Poverty, Inequality and Growth. ESP Discussion Paper Series No.70. June 1995. Education and Social Policy Department).

⁹See Footnote 5 above.
However, findings from participatory poverty assessments and other sources demonstrate that extreme poverty affects women differently, and often more severely, than men. Women also respond differently to the opportunities afforded by economic growth - often benefitting less than men due to the constraints on their access to productive resources such as land, credit, etc. Consequently, reforms should be accompanied by measures that mitigate negative impacts on women and enable them to benefit from these reforms.

The Africa Region has devoted considerable attention in the last few years to integrating gender concerns into economic reform and into the work of the multi-donor Special Program of Assistance to Africa (SPA). There is broad acceptance that the effective integration of gender concerns into the design and implementation of reform measures can lead to improved performance outcomes. It is important that policy dialogue and measures to support economic reform in Africa pro-actively address systemic constraints. The November 1995 SPA plenary meeting, therefore, endorsed a proposal through which the Africa Region will undertake the systematic integration of gender concerns into preparing, implementing, and monitoring three structural adjustment operations in the next 12 months. Lessons learned in these pilots will facilitate systematic follow-up in future operations. The pilot countries are Mali, Burkina Faso and Mozambique. Work has already begun in Mali and Burkina Faso, with financial support provided by CIDA, the Netherlands and the Office of the Africa Chief Economist under the Structural Adjustment and Gender in Africa (SAGA) initiative.

In the Eastern Europe and Central Asia (ECA) Region, protecting the most vulnerable recipients of social transfer programs, including women, has been emphasized. Efforts include pension reform where the most elderly pensioners--mainly women--are particularly vulnerable, as in loans in Macedonia, Georgia and Moldova. Other examples include policy dialogues in Poland, Hungary, and Russia; the reform of unemployment benefits, including the protection of minimum benefits in Kazakhstan; the targeting of child allowances in Armenia; and the facilitating of social asset divestiture from enterprises, including child care and basic health services. These measures are significant since social protection expenditures usually represent at least one third of total annual outlays from government budgets. Background studies have also been conducted on a number of issues arising from economic reform in areas that directly impact women: employment, child care, maternal and child health, access to assets and old age benefits. Papers on all of these issues were discussed in a conference in Bucharest in February 1995 attended by NGOs, women’s organizations and government ministries from countries in Eastern Europe and Central Asia.

Protecting public expenditures on social services during adjustment

A frequently expressed concern is that adjustment programs have encouraged or required governments to reduce social expenditures, hence severely reducing the access of the poor to these services. It is important to note that the World Bank has never made an adjustment loan conditional on the reduction of social expenditures. In fact, the Bank has begun to make maintaining or increasing social expenditures a condition of adjustment loans. Fewer than 5 percent of macroeconomic and relevant sector adjustment operations during FY83-85 contained either measures or conditionalities to maintain or raise expenditures in the social sectors. By 1988-90, more than one third contained such measures, and just over one sixth contained conditionalities. By 1993-95, over half of all such operations contained measures, and one third contained conditionalities, to maintain or raise social sector expenditures.
Involving NGOs in policy formulation at the country level

One of the most effective ways to involve NGOs in policy dialogue is through systematic consultation at the country level. The Bank is beginning to institutionalize NGO consultative groups, which meet with Resident Mission staff on a regular basis. Since August 1995, Resident Missions in Africa have organized systematic consultations with in-country NGOs, often in the framework of monthly meetings and related events. These meetings proved to be a valuable forum for giving voice to women's issues and concerns, particularly in light of the Beijing Conference. Women's NGOs have been well represented and active in these meetings. The Africa Region intends to encourage further use of this forum as a means of giving voice to women's NGOs in country dialogues and work programs.

In Asia a similar process has been started and has been operating effectively in Indonesia and India. In Latin America, participation specialists, who will be based in 12 Resident Missions, are being recruited to work with NGOs and women's organizations. In the ECA Region, the Bank has collaborated with women's groups that focus on the environment, entrepreneurship and employment opportunities, as well as on social policy issues such as social safety net programs. Several projects include systematic consultation with women's groups during project implementation (e.g., the Albania Rural Poverty Alleviation and the Armenia Social Investment Fund projects). Contacts are being established between individual NGOs and Bank staff working in these sectors.

II. Institutionalizing a gender perspective in the design and implementation of projects

As a first step towards the development of monitorable indicators of progress in the incorporation of gender into Bank lending operations, the Monitoring Unit in the Poverty and Social Policy Department (PSP) reviews documents on all newly approved Bank projects. Projects are rated according to whether there are special project components intended to benefit women or whether gender issues are directly addressed. The discussion of gender, even where there is no specific gender component in the project, is considered a useful indicator as such discussions show a certain level of awareness and may also result in the incorporation of gender components in future projects. As of FY94, country assistance strategies and economic and sector studies are also being rated.

It is clearly recognized that these ratings can only be used to detect very broad trends, however. Many projects integrate gender into project design without having a separate gender component. In addition, the ratings give equal weight to projects irrespective of the size of the gender component. For these reasons, the gender ratings are currently used only for internal management purposes and are not published in a formal report. PSP is also developing an early
warning, rapid response system that will selectively review (starting in FY97) the integration of gender concerns into country assistance strategies and lending operations that cut across sectors.

On the basis of this rating system, it was estimated that in FY95 28 percent of World Bank operations contained gender-specific actions, and a further 9 percent contained a discussion of gender issues. This compares with 11 percent and 5 percent, respectively, in 1988. Most of the gender focus is concentrated in the traditional sectors of population, health and nutrition (76 percent of operations have a gender specification); education (65 percent); agriculture (60 percent) and social sectors (33 percent). In other sectors (e.g., the environment, urban, water supply and sanitation, finance, industry and transportation) the proportion of projects with a gender component is much lower.

A network of gender coordinators has been, or is being, established within each Region to ensure that gender is incorporated into all country lending activities and analytical work. Different approaches have been used in different Regions. (Annex 1 describes the gender coordination structure currently operating in each Region.) A number of measures are being taken to ensure that gender issues are systematically addressed in the selection, design and implementation of an increased number of lending operations. Examples of some key initiatives are given in the following paragraphs.

**Institutionalizing a client orientation**

*Systematic client consultation* is being developed as a standard approach in the design of all Bank activities in Africa. For example, in Malawi, client consultations have been used to involve women in the planning of an environmental support project to be implemented by community groups and in the co-management of natural resources. In Zambia the *Urban Restructuring and Water Supply Project* pilot scheme, to extend water supply in seven peri-urban areas, was designed after extensive consultation with women's groups.

A similar client orientation is being developed in other Regions. In India, for example, three agricultural sector projects all worked with local women's groups to improve women's access to scarce land resources. Water supply and sanitation projects in South Asia (Pakistan and Sri Lanka) were successful, in large measure, due to the participation of women. Examples from other Regions can be found in the World Bank Participation Sourcebook referred to elsewhere in this report.

*Women-friendly technologies* are being promoted in many parts of Africa. In Uganda and Kenya the Bank's support to agricultural research includes improved techniques for growing vegetables near houses; simple tools for weeding and harvesting that are designed for use by women, i.e., they are lighter; and improved village-level food processing techniques. A special effort is being made to elicit women's views in determining production constraints and, consequently, research priorities. Women are represented in the formal research program review committees of research centers/institutes. The Peri-urban Infrastructure Project in Uganda is being designed as a basic, local-level infrastructure project using a community-based and demand-driven approach. Inputs from communities, including the priorities of the women in the

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10 The National Sericulture Project (FY89), the Uttar Pradesh Sodic Lands Reclamation Project (FY93), and the Second Upper Krishna Project (FY89).

communities, will be factored into the selection and design of investments within these communities.

**Gender analysis, social screening and project monitoring and evaluation**

Through the Structural Adjustment and Gender in Africa (SAGA) initiative, Ministries of Agriculture in West Africa are being trained in how to incorporate gender dimensions into the selection, design and implementation of agricultural projects. During the last quarter of 1995, a needs assessment was undertaken to develop SAGA training materials. A joint Economic Development Institute (EDI) and Africa Department 5 mission went to Burkina Faso and Senegal in preparation for a February 1996 workshop.

In Asia the Gender and Poverty (GAP) Team has, over the past three years, been screening all projects at the initial concept stage. The goal is to determine the likely levels of female participation in the proposed projects, as well as the risks to and impact on women. The GAP Team annually reviews over 70 projects and prepares comments and suggestions on the relevant gender issues for about one third of these. A more systematic and expanded screening process has recently been developed. Task managers (rather than the GAP team alone) are responsible for ensuring participation by vulnerable groups (including women) and for averting potentially negative impacts from Bank-supported projects and policies in the Asia Region. This process of **social screening** is intended to alert task managers to the social and, specifically, to the gender dimensions of their work. It also factors in the time and resources needed to undertake consultations and studies on relevant gender issues where necessary. Social screening is presently being piloted in three country departments.

A gender focus is also being incorporated into **project monitoring and evaluation** in several Asia Region projects. As part of a multi-donor evaluation of the Aga Khan Rural Support Program in Northern Pakistan, a member of the Asia Poverty and Gender Team undertook a study of women’s participation with a special focus on the role of the credit program. Participatory project activities are also being funded through the Fund for Innovative Approaches to Social and Human Development (FIASH) in Sri Lanka (poverty alleviation) and Pakistan (rural primary education for girls).

**Strengthening local capacity to conduct gender analysis and manage gender-responsive projects**

An important element in ensuring sustainable gender policies and programs is the creation of local capacity to identify, design and manage gender-responsive policies and programs. The **Middle East and North Africa** Region is emphasizing institutional development through Institutional Development Fund (IDF) grants for government agencies that work with women in Tunisia and Yemen. The Region is also helping countries to develop social monitoring statistics through support to Living Standard Measurement Studies (LSMS) in Algeria and Iran. At the same time, the capacity of the government to plan and implement microenterprise programs with a special emphasis on women is being developed in Tunisia and Algeria.

In order to institutionalize a gender perspective in the design and implementation of projects, it is important to develop an analytical framework as the basis for determining actions. This requires the creation of sex-disaggregated data bases. The World Bank has, for many years, been helping governments to develop and use national household surveys. These surveys
provide the information required for poverty assessments and for defining policies and programs to combat poverty. Emphasis is now being placed on the use of these data bases for defining gender strategies. For example, in Vietnam, part of the Bank's gender strategy is to strengthen the capacity of the government statistics office to do household surveys. This review of household living standards makes it possible to examine gender issues carefully across a range of sectors and issues.

**Gender training for Bank staff**

From the 1970s onwards, the World Bank has organized periodic gender training courses and seminars for its staff and is now providing gender training for country economists and project task managers. Since 1994 the Gender Analysis and Policy Group (GAP) has organized, or collaborated on, the following gender training activities:

- A one-day seminar, "Incorporating Gender into World Bank Projects," was organized for 25 World Bank staff (May 1994).
- A half-day seminar, "Mainstreaming Gender in the Middle East and North Africa Region," was organized for 40 managers and task managers. The economic rationale for investing in gender was presented, along with examples of how gender has been incorporated into country policy dialogue and projects (June 1994).
- A two-day gender symposium, attended by over 200 Bank staff and members of outside agencies, examined gender issues with respect to intrahousehold resource allocation, property rights and pensions and social security (November 1994).
- A half-day seminar, "Letting Girls Learn," was organized for 25 education sector staff to describe techniques for designing and implementing gender-sensitive education policies and programs (January 1995).
- A four-day seminar on "Incorporating Gender Objectives in Country Assistance Strategies and Project Work," attended by over 100 people, was organized for the Middle East and North Africa Region (February 1995).
- The Bank organized a "Beyond Beijing" fortnight designed to keep alive the momentum from the UN Fourth World Conference on Women. More than 300 people attended the series of seminars, workshops, panels and the speech by the First Lady of the United States, Hillary Rodham Clinton (November 1995).
- A seminar similar to the one organized for the Middle East and North Africa Region is scheduled for the Asia Region in September 1996. A comparable seminar may be organized for the Africa Region later in 1996. These seminars are designed to sensitize staff to gender issues and to expose them to conceptual tools and resources that can be used in specific sectors.

**III. Increasing Bank lending for basic education, health and credit programs benefitting women**

**World Bank lending for population, health and nutrition; education; and credit**

Over the past decade, Bank lending for population, health and nutrition (PHN) and education has increased steadily in both absolute terms and as a proportion of total lending. Lending for PHN projects has increased from US$200.7 million financing 8 projects in FY85 to US$1,152.5 million financing 26 projects in FY95. This represented an increase from 1.4 percent of Bank lending in 1985 to 5.3 percent in 1995. Over the same period, education lending
increased from US$936.8 million financing 20 projects to US$2,150.7 million financing 27 projects in FY95. Again, this represented an increase: from 6.4 percent to 9.9 percent of total Bank lending.\textsuperscript{12} In both sectors, increasing attention is being given to the specific health and education needs of women and girls, and a significant proportion of projects have a specific gender focus. The following paragraphs present highlights of the lending programs for each Region.

**Asia**

In FY95 the Asia Region of the World Bank invested US$500.1 million in population, health and nutrition projects and US$950.2 million in education projects. This represented 5.9 percent and 11.1 percent, respectively, of total regional lending. Between FY91-97, the Asia Region has financed, or is planning to finance, at least 20 education, 19 health and 14 credit programs designed to benefit women directly. The following are illustrations of the wide variety of gender-focused projects being financed in these sectors.

China: *Rural Health Workers Development Project*. US$110 million approved in FY94 to substantially increase the number of villages with female doctors, particularly those trained and equipped to deliver family planning, maternal and child health care (MCH) and obstetric care.

Indonesia: *Fifth Population Project*. US$104 million approved in FY91 to improve family planning, training and community midwifery services and to reduce maternal mortality.

Bangladesh: *Female Secondary School Assistance Project*. US$68 million approved in FY91 to provide monetary incentives, in the form of stipends, to cover a share of personal and tuition costs for girls attending secondary school.

India: *Second Primary Education Project*. US$425 million approved in FY97 for districts selected on the basis of their low female literacy rates. A primary objective is to improve girls’ access to schooling.

Pakistan: *Second Microenterprise Development Project*. US$50 million approved in FY97 to provide access to financial services for low-income groups, including large numbers of women involved in microenterprises.

**Africa**

In FY95 the Africa Region invested US$311.5 million in population, health and nutrition and US$151.2 million in education projects. This represented 19 percent and 9 percent, respectively, of the total lending portfolio. The following are examples of recently approved projects designed to ensure that women benefit.

Mozambique: *Health Sector Recovery Project*. US$98.7 million approved in FY96 to target women and children directly by making basic health services, such as antenatal, delivery and postnatal care, growth monitoring and vaccination programs, available.

\textsuperscript{12} The figures presented in this paragraph were provided by the Human Development Department.
Senegal: Population and Health Project. US$35 million approved in FY91. In addition to reproductive health activities and AIDS prevention, a major component of this project is the support of women's associations, income-generating activities and literacy programs.

Malawi: Primary Education Project. US$22.5 million approved in FY96 to increase the number of schools, educational materials and teacher training programs. The project addresses gender issues by making girls' gross enrollment ratio one of the criteria for site selection. This is expected, among other things, to reduce the long walking distances that often inhibit girls from attending school.

Ethiopia: The Calub Gas Project. US$74.3 million approved in FY94. The project includes a credit scheme for women fuelwood carriers. The increased supply and competitive pricing of modern household fuels (partly to be produced and supplied by the project) is expected to have an impact on the current fuelwood trade in the urban centers and, consequently, on the lifestyle of those (predominantly women) engaged in the trade. The Fuelwood Carrier Credit Scheme would provide collateral-free soft loans for the establishment of microenterprises and training for women fuelwood carriers organized in small community groups.

Chad: A Social Fund Credit Program. US$13.4 million approved in FY90. With assistance from the NGO Volunteers in Technical Assistance (VITA), this program has been very successful. Of the 11,960 loans granted to date, 8,100 (68 percent) were to female entrepreneurs. Most of the loans are for less than US$1,000 and have benefitted the country's poorest women. The repayment rate is 90 percent.

In addition, there are a number of important regional programs including:

The African Program for Onchocerciasis Control. Women are often more adversely affected than men by the socioeconomic implications of ill health. This is the case for a form of onchocerciasis, which is found outside the savannah areas and which leads to severe skin manifestations. Onchocerciasis makes it difficult for the affected persons to interact socially. Stigmatization is even more pronounced for women, as the skin disease can adversely affect their prospects for marriage and, thus, can have significant implications for their socioeconomic security. The program is designed to control and ultimately eliminate onchocerciasis in 16 African countries.

The West Africa Regional Program on Girls' Education. This program promotes an awareness of the importance of girls' education and initiates the development of national strategies to address the problem of low female school attendance. The program includes regional seminars for policymakers and education specialists; support for national seminars to develop strategies to promote girls' education; the pilot testing of participatory rapid rural appraisal (PRA) methods; the training of national teams in the use of PRA; and support to countries in the design and piloting of programs to boost girls' school attendance.

Latin America and the Caribbean

During 1991-95 the LAC Region devoted 14 percent of regional resources to education. A total of US$3,800.5 million was invested in education, with 52 percent going to primary education. All projects emphasized the importance of ensuring equal access for girls, and some had specific components for this purpose. During the same period, US$1,380 million was
invested in health, with several projects focusing on maternal and child health and access to the poor. Social Investment Funds, which have proved to be an effective way of reaching women, have been, or are being, implemented in Peru, Jamaica, Nicaragua, Honduras, Bolivia, Guyana and Haiti. A total of US$365 million has been invested in these projects. Examples of projects with a direct impact on women follow.

Nicaragua: Basic Education Project. US$34 million approved in FY94 to promote educational decentralization, improve the quality of educational materials, and expand pre-primary education and basic infrastructure. The curriculum reform focuses on the needs of women and the key role of educated women in reducing fertility, promoting family values and encouraging the education of young children.

Bolivia: Education Reform Project. US$40 million approved in FY94 to promote system transformation, improve pedagogical quality and provide project support and monitoring. Women make up 60 percent of the illiterate population in Bolivia. The curriculum design will encourage an appreciation of cultural diversity, seek to overcome barriers to female education and improve girls’ opportunities in general.

Panama: Rural Health Project. US$25 million approved in FY95 to reduce the incidence of malnutrition among young children and pregnant women in the 28 poorest districts of Panama. The project will also increase the coverage of water supply and sanitation and strengthen the institutional capacity of agencies at the community and government levels to deliver services to low-income communities.

Brazil: AIDS and Sexually Transmitted Disease Control Project. US$160 approved in FY94 to reduce the incidence and transmission of HIV and STD and strengthen institutions responsible for STD and HIV control. Many aspects of the program, such as the mass media IEC campaigns, are targeted specifically for women. It is anticipated that women will benefit through improved health and more effective prevention.

Honduras: Social Investment Fund Project. Since 1991, IDA has granted three credits to the Fondo Hondureño de Inversion Social, amounting to about US$60 million. These funds have been used for the reconstruction of small-scale economic and social infrastructure, social service projects and microcredit programs. Women have been major beneficiaries of all these components.13

Middle East and North Africa

In FY95 the Region invested US$35.7 million in population, health and nutrition projects (5 percent of total lending); and US$158.3 million in education (23 percent of total lending). About one third of all projects for FY95-98 will have a direct impact on women, and many others will have an indirect impact through employment and income generation. The following are examples of education, health and employment projects with a direct impact on women.

13 The third edition of the World Bank’s gender newsletter (see Footnote 1) provides a look at this project from both an NGO and Bank perspective.
Egypt: *Population Project*. US$17 million approved in FY96 to stimulate demand for family planning and for smaller family size in areas where fertility levels remain high.

Yemen: *Family Health Project*. US$26.6 million approved in FY93 to improve the quality and coverage of health care services in order to reduce fertility and maternal and infant mortality.

Tunisia: *Social Sector Project (FY98)*. About US$50 million will help in addressing the social, nutritional, health and pedagogical factors that contribute to primary school dropout among poor children, particularly girls.

Morocco: *Rural Basic Education Development Project*. US$145 million approved in FY91 to expand upper basic education (grades 7-9) in rural areas. Special measures to increase the participation of girls include boarding accommodations and scholarships.

Algeria: *Social Safety Net I Project*. US$50 million approved in FY97 to support the creation of a Social Development Fund to improve social infrastructure and provide temporary employment to alleviate the social costs of structural adjustment, with special attention to poor women.

**Europe and Central Asia (ECA)**

Maternal and child health is one of the weakest elements in the inherited health system of ECA countries. Health lending represents 5 percent of total lending in FY95 and a projected 7 percent in FY96. Almost all Bank health projects include components that directly support improvements in maternal and child health. While access to education in the transition economies of the ECA Region historically has been quite broad, it is essential to evaluate the gender bias in education policies and practices, including at post-primary levels. Education lending represents 3 percent of the ECA portfolio and projected lending program. There has been less work ascertaining gender biases in access to credit, though Bank staff have met with groups of businesswomen to discuss credit issues. The following are examples of projects with a direct impact on women.

Kyrghyz: *Health Sector Project: Education and Training*. US$17.6 million approved in FY96 to improve primary health services and provide a training center to upgrade prenatal care and monitor pregnancy and labor. Includes facilities to reduce mortality among children under five.

Turkey: *Second Health Project*. US$200 million approved in FY95 to improve equity of access to essential health services in low-income provinces. Also aimed at preventing deaths and disabilities among women and children through public education, upgrading ante- and postnatal care, and strengthening the network of health-care facilities.

Albania: *Rural Development Project*. US$6 million approved in FY94 to create rural employment, repair basic infrastructure and help restart a rural market economy. Women will be major beneficiaries, including of village credit funds.
Armenia: Social Investment Fund Project. US$12 million approved in FY95 to improve basic social services and create employment opportunities for low-income groups. Women were actively involved in the project identification and evaluation process.

Kazakhstan: Social Protection Project. US$41 million approved in FY95 to facilitate social assets divestiture, including child-care and health-care services, in five cities and to establish employment services that address the special needs of unemployed women. The project also finances training for women for self-employment and small enterprise development.

The Consultative Group to Assist the Poorest (CGAP)

CGAP is a major international collaborative initiative arising from the 1993 International Conference on Actions to Reduce Global Hunger. The nine founding members are Canada, France, the Netherlands, the United States, the African Development Bank, the Asian Development Bank, the International Fund for Agricultural Development, the United Nations Development Program/United Nations Capital Development Fund and the World Bank. Australia, Finland, Norway, the United Kingdom and the Inter-American Development Bank are more recent members. CGAP was formally constituted on June 27, 1995. The first meeting of the Policy Advisory Group took place November 30-December 1, 1995.

The nine founding members pledged roughly US$200 million to the CGAP portfolio to broaden and deepen the success of the work done by pioneer institutions in the field of microfinance. Of this, the World Bank’s cash contribution of US$30 million is the basis for a funding facility for eligible microfinance institutions. The program is mainly targeted to countries with a per capita income below US$800 and will help build up the capacity of financial service institutions to reach the poorest groups of society. It is expected that women entrepreneurs will be the major beneficiaries of the program. One of the central objectives of the program is to mainstream microfinance within the World Bank.

IV. Increasing the number of women in senior management

Several key actions have been taken to keep women’s issues on the Bank’s agenda:

- A Senior Adviser on Gender Equality (formerly Women’s Issues) was appointed in October 1992.
- Each Vice President developed an action plan for change and designated a women’s issues coordinator.
- A working group to improve nationality balance among women was set up in 1995.

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15 This section has been prepared by the Office of the Senior Adviser on Gender Equality, the focal point on issues regarding women in the World Bank. The following information covers the World Bank Group (IBRD, IFC and MIGA). Progress is reported against a baseline of mid-1992, when the Stern Report “Excellence Through Equality: an Increased Role for Women in the World Bank,” was issued.
The following table shows proportional representation and numbers of women at the end of FY92 (6/30/92), compared to the end of the second quarter of FY96 (12/31/95).

<table>
<thead>
<tr>
<th>Grade Level</th>
<th>FY92 Percentage</th>
<th>Women/Total</th>
<th>FY96 second quarter Percentage</th>
<th>Women/Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>All levels (11 and above)</td>
<td>48.7</td>
<td>3320/6823</td>
<td>50.7</td>
<td>3542/6980</td>
</tr>
<tr>
<td>Levels 18-21</td>
<td>61.4</td>
<td>499/813</td>
<td>67.1</td>
<td>527/785</td>
</tr>
<tr>
<td>Levels 22-24</td>
<td>22.5</td>
<td>567/2523</td>
<td>28.6</td>
<td>755/2641</td>
</tr>
<tr>
<td>Levels 25+</td>
<td>8.0</td>
<td>83/1063</td>
<td>12.7</td>
<td>146/1149</td>
</tr>
</tbody>
</table>

NB: The World Bank uses a grading system of 11-31, with the President at level 31. The Stern Report focused on levels 18 and above (formerly called "higher-level" staff, a designation no longer used). Levels 22-24 were targeted as key positions as they prepare women for senior positions (level 25 and up), which include management.

Targets set for the World Bank Group in the Stern Report:

- The goal of increasing the proportion of women at levels 22-24 by at least 1 percent annually, to at least 27 percent by 1997, has already been met, on average. Out of a total of 20 Vice Presidencies in the World Bank and MIGA, 14 are at this level, with several increasing at a rate of more than 1 percent per year to attain it. Additionally, two Vice Presidencies not yet at 27 percent increased proportional representation by an average of 1 percent or more per year.

- Progress is being made toward the goal of increasing the proportion of women at levels 25+ to 15 percent by 1997. Ten Vice Presidencies have reached this target already.

- Mr. Wolfensohn selected women to fill the first three vice presidential appointments he has made since assuming the Presidency of the World Bank (Vice President/Chief of Staff and two positions in IFC). Mr. Wolfensohn also named the first female Managing Director of the World Bank and has recently appointed a woman as Vice President for Human Resources.

Recruitment

In 1995, a Staffing Officer was appointed to develop networks for the external recruitment of women. Concerted efforts have led to the changes shown below.
Career development

Since the Stern Report:

Promotions: women’s share of promotions to levels 18 and above has risen from 34.8 percent in FY92 to 37.9 percent as of the end of the second quarter of FY96.

Networking: the Senior Adviser on Gender Equality has set up a Women Managers’ Network and a Senior Women Managers’ Network, which meet to exchange ideas and information.

Work environment and culture change

Since the Stern Report, the following actions have been taken:

Work-Family: A Work-Family Agenda was adopted, and several Vice Presidencies have experimented with flextime and other arrangements. Funds to cover hiring consultants to replace staff on leave and other costs associated with maternity leave have been established in a number of Vice Presidencies.

Sexual Harassment: A strengthened sexual harassment policy was issued in 1994. Several Vice Presidencies have appointed staff to serve as first-level advisers for referrals. In 1995, the Senior Adviser on Gender Equality organized a working group to recommend ways to further strengthen the policy.

Diversity Awareness: A course on “Men and Women Working Together” was piloted in the East Asia and Pacific Region.
Annex 1: List of Gender Contact Persons in the World Bank

I. Regional Gender Coordination

The ASIA Region:

Gender activities in the Asia Region are coordinated through:

Departmental Gender Coordinators:

South Asia:

Regina Bendokat: Population and Human Resources, SA1
Magda Khouzan: Country Operations, SA1
Rashid Faruqee: Agriculture and Natural Resources, SA2
Richard Skolnik: Chief Population and Natural Resources, SA2
Gallus Mukami: Agriculture and Natural Resources, SA2

East Asia and the Pacific:

Jennie Litvak: Country Operations, EA1
Ruth Kagia: Human Resources, EA1
Haneen Sayed: Population and Human Resources, EA3
Nisha Agarwal: Country Operations, EA3
Tamar Manuelyan: Country Operations, EA2
Julia Li: Country Operations, EA2

Honorary Gender Coordinators:

Barbara Herz: Chief, Population and Human Resources, SA1
Maria Clark: Population and Human Resources, SA2

Resident Mission Gender Specialists:

New Delhi: Meera Chatterjee
Bangladesh: Wahida Haq (Agriculture); Milia Ali (Gender and Education);
Shirin Jahangeer (Population and Health)
Indonesia: Carla Bianpoen

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16 Departmental codes for the Asia Region: SA1: Afghanistan, Bangladesh, Maldives, Nepal, Pakistan, Sri Lanka; SA2: India; EA1: Cambodia, Korea, Lao PDR, Malaysia, Mekong Committee, Myanmar, Philippines, Thailand, Viet Nam; EA2: China, Mongolia; EA3: Fiji, Indonesia, Kiribati, the Marshall Islands, Micronesia, Papua New Guinea, Solomon Islands, Tonga, Vanuatu, Western Samoa.
Gender Analysis and Poverty Team:

The GAP team, located in the Human Resources Division of the Asia Technical Department, provides gender support to the Region in five areas: identifying promising approaches and providing operational support on key issues; conducting project review and follow-up; and representing the Asia Region on gender issues. In addition, the team is in charge of the Country Operation Support Facility and regional coordination. The team members are:

Regular Staff:

Lynn Bennett (Team Leader, Principal Anthropologist)
Benu Bidani (Economist, Labor and Poverty)
Carlos Cuevas (Economist, Rural Finance Specialist)

Long-Term Consultants:

Pam Hunte (Anthropologist)
Nandini Gunewardena (Anthropologist, Agriculture and Natural Resource Management)
Maniza Naqvi (Participation and Microenterprise Specialist)
Cecile Fruman (Microenterprise Specialist)

The AFRICA Region:

The Gender Unit:

Located in the Human Resources Division of the Africa Technical Department, the Gender Team provides support to the Africa Region. The team members are:

Mark Blackden: Coordinator
Margaret Grieco: Sociologist

Departmental Gender Coordinators:

Department 1: Angola, Botswana, Lesotho, Malawi, Mozambique, Namibia, South Africa, Swaziland, Zambia, Zimbabwe

Designated Coordinator: Ann Duncan (Population and Human Resources Division)
Acting Alternate: Vandana Chandra (Population and Human Resources Division)

Department 2: Djibouti, Eritrea, Ethiopia, Kenya, Somalia, Sudan, Tanzania, Uganda

Designated Coordinator: Nathalie Johnson (Agriculture and Environment Division)
Designated Alternate: Jacqueline Coolidge (Public and Private Enterprise Division)

Department 3: Burundi, Cameroon, Central African Republic, Chad, Comoros, Congo, Equatorial Guinea, Gabon, Madagascar, Mauritius, Rwanda, Seychelles, Zaire

Designated Coordinator: Eileen Murray (Population and Human Resources Division)
Designated Alternate: Elaine Hubert (Country Operations Division)
**Department 4:** Benin, Burkina Faso, Cote d’Ivoire, Ghana, Niger, Nigeria, Togo

Designated Coordinator: Elizabeth Morris-Hughes (Population and Human Resources Division)
Designated Alternate: Shiyan Chao (Population and Human Resources Division)

**Department 5:** Cape Verde, Gambia, Guinea, Guinea-Bissau, Liberia, Mauritania, Sao Tome & Principe, Senegal, Sierra Leone

Acting Coordinator: Angelika Pradel (Population and Human Resources Division)
Acting Alternate: Mark Woodward (Population and Human Resources Division)

**Field Office NGO Liaison Staff:**

All of the Resident Missions have one or more NGO liaison staff. Gender issues are a major concern for many NGOs and are frequently discussed during the meetings between Bank staff and the NGO community. The NGO liaison contact persons are:

**Department 1:**

- Angola: Olimpia da Graca Barreira
- Malawi: Agnes Kavinya
- Mozambique: Roberto Chavez
- South Africa: Fani Zulu
- Zambia: Gedion Nkojo
- Zimbabwe: Arne Disch

**Department 2:**

- Ethiopia: Sena Gabianu / Hagos Araya
- Kenya: Nyambura Githagui / Christine Cornelius
- Tanzania: Tony Thompson
- Uganda: Harriet Nannyonjo

**Department 3:**

- Burundi: Pamphile Kantabaze / Francois Nankobogo
- Central African Republic: Leon Ngueretia
- Cameroon: George Vishio Minang
- Chad: Lucienne Miayo Mbaipor
- Congo: Angele Mountou
- Madagascar: Harisoa Rafaell / Christian Rey
- Rwanda: Francois Munyantwali / Marie Chantal Uwanyiligira
**Department 4:**

<table>
<thead>
<tr>
<th>Country</th>
<th>Names</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benin</td>
<td>Rigobert Tossou</td>
</tr>
<tr>
<td>Burkina Faso</td>
<td>Korka Diallo / Pauline Hien</td>
</tr>
<tr>
<td>Cote d'Ivoire</td>
<td>Aby Konate / Brigitte Imperial / Jean Michel Pavy / Meda Mesmin / Sandia Mohamed</td>
</tr>
<tr>
<td>Ghana</td>
<td>Kafu Kofi Tsikata</td>
</tr>
<tr>
<td>Niger</td>
<td>Rita Koudogbo / Ibrahim Magagi</td>
</tr>
<tr>
<td>Nigeria</td>
<td>Foluso Okunmadewa</td>
</tr>
<tr>
<td>Togo</td>
<td>Eguida Kossi</td>
</tr>
</tbody>
</table>

**Department 5:**

<table>
<thead>
<tr>
<th>Country</th>
<th>Names</th>
</tr>
</thead>
<tbody>
<tr>
<td>Guinea</td>
<td>Ann E. Condy / Abdoulaye Balde</td>
</tr>
<tr>
<td>Mali</td>
<td>Edmond Dembele</td>
</tr>
<tr>
<td>Mauritania</td>
<td>Salamata Bal</td>
</tr>
<tr>
<td>Senegal</td>
<td>Demba Balde / Ellery Stokes</td>
</tr>
</tbody>
</table>

**The MIDDLE EAST AND NORTH AFRICA Region:**

The MENA Region does not have a gender unit. Gender issues are coordinated in the following way:

- **Regional Gender Coordinator:** Roslyn Hees (Chief, Human Resources: North Africa and Iran Division)
- **Vice President's Office:** Marisa Fernandez Palacios (Principal Operations Officer)
- **North Africa and Iran:** Lily Mulatu (Human Resources Division)
- **Middle East:** Arun Joshi (Human Resources Division)

**The LATIN AMERICA AND CARIBBEAN Region:**

The Region does not have a gender unit. The strategy is to seek the integration of gender into all policy and operational work. A gender strategy group has recently been established with representatives from all sectors. The group will be responsible for elaborating the regional gender strategy. The Central America and Venezuela Department maintains a gender specialist who acts as a resource to task managers. The regional technical assistance unit for this Department has also recruited a gender specialist. Departmental gender coordinators have recently been appointed.

- **Regional Gender Coordinator:** Ayse Akin-Karasapan (Senior Operations Adviser, Technical Department)

**In-country gender coordination**

An NGO adviser has been appointed to each of the Resident Missions. Given the high level of NGO concern for gender issues, the NGO coordinator becomes a focal point for the discussion of gender issues.
The EUROPE AND CENTRAL ASIA Region:

The Region does not have a gender unit. The strategy is to seek the integration of gender into all policy and operational work. A WID Advisory Board has been established for this purpose with the following members:

Marcelo Selowsky: Chief Economist, Chair
Kathie Krumm: Chief Economist’s Office
Dominique Lallement: Infrastructure Division Department 4
Kyle Peters: Country Operations Department 1
Jean-Jacques Dethier: Country Operations Department 2
Timothy King: Human Resources Department 3
Helen Sutch: Country Operations Department 4
Michal Rutkowski: Human Resources Department 4
Ayse Kudat: Technical Department Environment Division

Kathie Krumm (Principal Economist, Chief Economist’s Office) is the Regional Gender Coordinator with Dominique Lallement (Chief, Infrastructure Division 4) as Alternate.

A number of Resident Missions have an NGO coordinator who also acts as a focal point for contacts with women’s groups.

Gender Coordination in the Central Vice Presidencies and Departments

The Gender Analysis and Policy (GAP) Group:

Located in the Poverty and Social Policy Department of the Human Capital Development Vice Presidency, the Gender Analysis and Policy Group is responsible for helping the Bank to define and implement its gender policies. It also conducts research on gender-related issues in areas such as education, property rights, labor markets, and economies in transition; provides gender training for World Bank staff; and provides operational support to the Regional Vice Presidencies.

Regular staff:

Minh Chau Nguyen, Manager
Michael Bamberger, Senior Sociologist
Ann Elwan, Senior Economist
Monica Fong, Human Resources Specialist
Shahid Khandker, Economist
Andrew Mason, Human Resources Economist
Parita Suebsaeng, Manager, Poverty/Gender Monitoring Unit

17 Departments cover the following countries: Department 1: Bulgaria, Cyprus, Former Yugoslav Republic of Macedonia, Portugal, Romania and Turkey; Department 2: Albania, Republic of Bosnia-Herzegovina, Croatia, Czech Republic, Hungary, Poland, Slovak Republic and Slovenia; Department 3: Azerbaijan, Kazakhstan, Kyrgyz Republic, Russian Federation, Tajikistan, Turkmenistan, Uzbekistan; Department 4: Armenia, Belarus, Estonia, Georgia, Latvia, Lithuania, Moldova, Ukraine.
Long-term consultants:

Jacqueline Baptist, Economist
Jo Bischoff, Editor
Anjana Bhushan, Sociologist
Hussain Samad, Research Analyst
Tara Vishwanath, Economist

Office of the Senior Adviser on Gender Equality
Human Resources Gender Equality (HRSGE):

The Senior Adviser on Gender Equality, formerly the Senior Adviser on Women's Issues, is the focal point for issues related to women in the World Bank (achieving gender balance in the staff profile, especially in management and senior positions; and creating a supportive work environment). She reports directly to the Vice President for Human Resources. Her office is responsible for the coordination of action planning in the Vice Presidencies (see following list of Vice Presidential Unit Coordinators on Gender Equality); guidance on recruitment, career development and training initiatives; statistical analysis of, and progress reports on, women in the Bank; oversight of harassment policy implementation; internal and external networking on organizational gender issues; awareness-raising through publications and special programs.

Regular Staff:

Anette Steen Pedersen, Senior Adviser on Gender Equality
Margaret J. Royster, Senior Staff Assistant

Long-Term Consultants:

Paru Desai
Sheila Reines
Vice Presidential Unit Coordinators on Organizational Gender Equality Issues

Africa
Cofinancing and Financial Advisory Services
Controller’s
East Asia and the Pacific

Economics and Chief Economist
Environmentally Sustainable Development

Europe and Central Asia
External Affairs
Finance and Private Sector
Financial Policy and Risk Management

General Counsel (Legal)
Human Capital Development
Human Resources
International Finance Corporation
Latin America and the Caribbean
Middle East and North Africa
Multilateral Investment Guarantee Agency

Operations Evaluation
Secretary’s
South Asia

Treasurer’s

Operations Evaluation Department (OED)
Josette Murphy, Agriculture and Human Development Division

Economic Development Institute (EDI)
Jerri Dell, Human Resources and Poverty Division

Human Resources Vice Presidency (HRSVP)
Anette Steen Pedersen, Senior Adviser on Gender Equality
Annex 2: **Acronyms and Terms Used in this Report**

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>CAS</td>
<td><em>Country Assistance Strategy.</em> The framework document used to define the Bank’s overall approach and program in a given country.</td>
</tr>
<tr>
<td>CGAP</td>
<td><em>Consultative Group to Assist the Poorest.</em> Launched in 1995, this program provides funds and technical assistance to help strengthen institutions providing credit and financial services to the poorest groups - a large proportion of whom are women.</td>
</tr>
<tr>
<td>ECA</td>
<td><em>Europe and Central Asia Region.</em></td>
</tr>
<tr>
<td>EDI</td>
<td><em>Economic Development Institute.</em> Offers training to governments and other sectors of civil society in World Bank member countries. Includes training activities on gender, social analysis and related topics.</td>
</tr>
<tr>
<td>FIASH</td>
<td><em>Fund for Innovative Activities in Social and Human Development.</em> Provides funding to World Bank operations staff to promote the incorporation of participatory approaches into project design and implementation.</td>
</tr>
<tr>
<td>Fiscal Year (FY)</td>
<td><em>July to June</em> (for example FY97 runs from July 1996 - June 1997).</td>
</tr>
<tr>
<td>HRSGE</td>
<td><em>Human Resources Gender Equality.</em> Responsible for women’s issues within the Bank and for promoting gender equality in Bank management and staffing.</td>
</tr>
<tr>
<td>MENA</td>
<td><em>Middle East and North Africa Region.</em></td>
</tr>
<tr>
<td>OED</td>
<td><em>Operations Evaluation Department.</em> Responsible for reporting to the Board on all completed World Bank projects. Conducts specialized studies on the impact and effectiveness of Bank policies and programs at the country or sectoral level, some of which are cited in this report.</td>
</tr>
<tr>
<td>PHN</td>
<td><em>Population, Health and Nutrition.</em></td>
</tr>
<tr>
<td>PRA</td>
<td><em>Participatory Rural Assessment.</em> Also called Rapid Assessment and used in urban and well as in rural areas. Participatory Planning and Evaluation methods used to involve stakeholders, including project beneficiaries in the design and management of Bank-financed projects. Frequently used to ensure the active participation of women.</td>
</tr>
<tr>
<td>PSP</td>
<td><em>Poverty and Social Policy Department.</em> Assists the Bank in the definition and implementation of policies, as well as in improving project performance in the areas of poverty, labor markets and gender analysis and policy.</td>
</tr>
<tr>
<td>SAGA</td>
<td><em>Structural Adjustment and Gender in Africa.</em> Working together, the Economic Development Institute and the Western Africa Department (AF5) develop and provide social and gender analysis training to government agencies. Activities have been targeted in the agriculture sector.</td>
</tr>
<tr>
<td>SPA</td>
<td><em>Special Program of Assistance to Africa.</em> This is a multi-donor program of assistance to Africa that has, among other things, emphasized the importance of integrating gender into policy dialogue and economic reform.</td>
</tr>
<tr>
<td>Stern Report</td>
<td>&quot;Excellent Through Equality: An Increased Role for Women in the World Bank&quot; (The Stern Report) was published in 1992. This report provided, inter alia, targets for the recruitment and promotion of women into different levels of World Bank management.</td>
</tr>
</tbody>
</table>