gender equality as smart economics

A Work in Progress
“I fully support the implementation of the World Bank’s Gender Action Plan, as Germany’s Chancellor, but also in my current capacity as Chair of the G8, and President of the European Union.”

—Angela Merkel, 2007
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This newsletter was produced by Malcolm Ehrenpreis, Editor; Emily Brearley, Reporter and Writer; Pam Coblyn, Designer and Layout Specialist; and Anna Faber, text Editor and Proofreader. It is published by the World Bank Group’s Gender and Development Group in the Poverty Reduction and Economic Network. For more information, email Malcolm Ehrenpreis at mehrenpreis@worldbank.org, call +1 202-458-5219 or refer to the website at www.worldbank.org/gender.
What Did the GAP Achieve?

Mayra Buvinic
Director, Gender and Development, The World Bank
Gender Equality as Smart Economics—
Making Engineers, Agricultural Specialists, Lawyers and Mainstream Economists Care About Gender Equality

If you have ever worked to promote gender in development, you'll know that it hasn’t always been easy to gain acceptance from mainstream practitioners. Yet today, the World Bank has a World Development Report in the pipeline that for the first time in the series’ history focuses solely on gender. And in late 2010, IDA Deputies decided to make gender equality a “Special Theme” of the International Development Association’s 16th replenishment, tantamount to a total of US$ 49.3 billion to be committed for development work in the coming three years. So we have come a long way since Danish economist Ester Boserup set the stage for gender as a development theme in her 1970 book, “Woman’s Role in Economic Development.”

But progress has been uneven. In some areas, improvement has outpaced even the most fanciful anticipations in 1970: Today, there are more women than men in university globally, with women’s tertiary enrollment multiplying over the past 40 years, and women now outlive men in every region of the world. At the same time, serious gender disparities remain on important economic indicators and little progress has been made in recent decades. Access to financial services, including credit, and physical capital, including land, remains starkly unequal. Likewise, access to de facto equality before the law is severely restricted for women in many countries, with serious consequences, both for women’s rights and for women’s opportunity to participate in the economy.

Mirroring this real-world pattern, development agencies have, in general, successfully applied a gender lens to their operations in health, education and other social sectors, but have found it harder to do so in infrastructure, agriculture, private sector development and financial sector development. At the World Bank, we identified this pattern and launched an action plan in January 2007 to test a handful of innovative ways to make the more difficult sectors better adopt a gender perspective in their operations. We called it Gender Equality as Smart Economics.

The Gender Action Plan offered incentives in the form of budget support to well-designed projects in difficult sectors looking to add a gender-lens; it rigorously evaluated the impact of any intervention that sought to improve women’s economic opportunity, to learn what works, what doesn’t and why; it made a business case for investing in women; and, it made funds available through a competitive process. In short, it found ways of attracting operational teams which had never before worked on gender issues to “learn by doing,” and so in a practical way, deepened the pool of gender expertise.

At the close of the plan, by December 31, 2010, around 270 World Bank activities in the economic sectors had received action plan support, and the World Bank’s overall monitoring now shows that the economic sectors are integrating gender issues far better than they used to.

The successful GAP experience and its handful of innovative steps could help other organizations looking to engage people, units and whole sectors which, because of a lack of know-how, time or resources, don’t normally consider women when designing projects or programs that may have profound impact on their lives.

The Gender Action Plan played some role in helping focus the development community on women’s economic empowerment and in reenergizing the work on gender equality, through the World Development Report, IDA16 and other mechanisms within and outside the World Bank. We had valuable support from our partners. The presidents and prime ministers of the Group of Eight most developed countries endorsed the action plan early on. Germany’s Chancellor Angela Merkel launched the Gender Action Plan in 2007, and a number of supporters, low- and high-ranking, and other agencies rallied to the cause. Most importantly, there was strong interest and support from partners in developing countries, with many governments actively engaged in promoting the economic opportunity of women in their countries.

This booklet conveys some of the action plan’s achievements over its four-year existence. I hope it can help inspire new initiatives to improve women’s social and economic well-being.
How GAP Money Was Spent...

Stefan Agersborg
Gender Unit, The World Bank

The GAP in Numbers

- US $70m mobilized since 2007
- 550 funding proposals submitted to the GAP
- 275 GAP-funded activities across all regions and sectors
- Learning-by-doing experience for over 200 Task Leaders—the majority of whom had no prior experience of gender-informing projects

The Reach of GAP Across Regions and Sectors
Strategic Areas for GAP Funding

The Project Cycle: Design, Implementation, Evaluation

The GAP has integrated gender into operations in two main ways: by creating small pilot programs, and by funding specific gender components to slot into existing investment projects. This has allowed us to test what works on the ground, refine methodologies, and fill a knowledge gap that often prevented large-scale investment in gender-informed programs. The adoption of a learning-by-doing approach taught sector experts how to gender-inform projects, and that this can improve development outcomes without needing to be expensive or time-consuming.

The Adolescent Girl’s Initiative and the Results-Based Initiatives are just two examples of large-scale programs developed under the GAP by the Bank’s gender unit. The following pages also feature projects in the four key markets addressed by the GAP: Agriculture, Labor, the Private Sector, and Infrastructure sectors. Often GAP funding has given staff with no prior experience of gender-informing projects the opportunity to test pilot initiatives for the first time.

Gender-Informing Projects: Step-by-Step Guides

In order to help World Bank teams integrate gender into their work, the GAP has funded the development of a number of toolkits. These provide step-by-step guidance on project design, highlighting gender-relevant issues, and identifying key stakeholders for participatory and inclusive projects.

Toolkits developed with GAP support range from operational guidance notes for the transport sector to gender guides for Bank staff, governments and private sector companies engaged in extractive industries and a “Gender in Agriculture Sourcebook” for which an online platform is being developed. In addition, a training course on gender statistics will also be available for World Bank staff later this year.

Creating a Community of Practice

Fostering collaboration has been key to maximizing the GAP’s reach and impact. The GAP has partnered with cross-regional programs such as the Development Impact Evaluation Initiative (DIME) to build capacity based on impact evaluations in the agriculture, rural development and private sectors. Through the Private Sector Leaders Forum, 23 global leaders in the private sector have committed to creating opportunities for women as part of their core business. The Bank has also encouraged staff at other multilateral banks, government institutions and NGOs to participate in regional gender and infrastructure workshops.

IFC Collaboration

Since 2008, the IFC has committed over US $750 million to women through microfinance institutions and an additional US $35 million through commercial banks. This includes a GAP-supported IFC program in Tanzania, where the client bank extended 174 credit lines. The successful approach in Tanzania was then replicated in eight other countries in Sub-Saharan Africa.

Expanding the Evidence Base

A founding principle of the GAP was to integrate gender issues into the basic tenets of the Bank’s work, informing policy dialogue by building an evidence base and incorporating gender analysis into core diagnostics. For example, a growing body of GAP-funded analytical work on gender and labor continues to influence national and Bank strategies on labor participation in the Middle East and North Africa, Eastern Europe and Central Asia. Evaluations have explored the implementation of national programs such as conditional cash transfers and subsidized childcare in Latin America and the Caribbean, for example.

The GAP is also supporting a large body of analytical work and impact evaluations on the benefits of increasing women’s access to land. Much of this work focused on the positive benefits of joint land titling and inheritance of land. It was carried out in more than ten countries in five different regions.

The GAP webpage features many of these tools at http://go.worldbank.org/TAQVPVB610.
After the Tsunami: Women and Land Reforms in Aceh

By securing land and property rights, women have positively impacted post-disaster recovery and reconstruction efforts in Aceh.

Keith Clifford Bell
Sustainable Development Department, The World Bank
On Boxing Day morning, 2004, a 9.3 magnitude earthquake struck the Indian Ocean. The quake unleashed a blast of energy and created a tsunami three stories high. The disaster claimed more than 228,000 lives, affected 2.5 million others and caused close to US $11.4 billion of damage in 14 countries. By far the highest price was paid by Aceh, where more people died than in all the other countries combined.

In Banda Aceh, the capital of the province, the tsunami claimed nearly a third of the population. More than 800 km. of coastline was affected and close to 53,795 land parcels were destroyed. The land administration system sustained significant damage as documentation of land ownership was washed away. Physical boundary markers, including trees and fences, also disappeared. The tsunami and earthquake not only shattered housing and other coastal infrastructure, they also shook the foundations of Acehnese society and the social capital built up over decades.

Women’s Strength in the Face of Disaster

The tsunami deprived many women of the existing safety nets offered by their families, especially spouses or parents. In a society in which the man is still regarded as the head of the household, this new reality brought an additional burden to many. In Aceh, land is a powerful symbol of community, family solidarity, culture and land issues were traditionally considered to be the “natural” dominion of men. After the tsunami, women were not only on the verge of losing property, assets and livelihoods; in some cases, even their social recognition and status were at risk.

The disaster also created opportunities for social and physical reorganization, however. Changes in gender relations, which would not have been possible before, were suddenly apparent, and women showed particular dynamism in the recovery and reconstruction process. They assumed leadership roles and learned to be more assertive after the disaster, albeit in non-confrontational ways.

Women also helped restore normalcy and order within the family and community, protecting household land and property rights. In many instances, they assumed primary responsibility for income generation, managing household resources and nurturing the family. In addition, they played a significant role in translating the individual grievances associated with the recovery of land and property rights and in strengthening the social agenda for property ownership.

Empowering Women Through Land Titling

The Reconstruction of Aceh Land Administration System (RALAS) project was designed by the World Bank and the Multi-Donor Trust Fund for Aceh and North Sumatra as an emergency response to the need for reconstruction of housing and communities in the region. RALAS was the first World Bank project to support post-tsunami reconstruction efforts and the project design included a Community-Driven Adjudication process to land titling, which involved civil society-facilitated community
land mapping. Dispute resolution and social protection for women and vulnerable groups were anchored in the local interpretation of Islamic law and *adat* (traditional) practices.

GAP funds enabled the team to learn more about the RALAS project’s efforts to improve women’s access to land and their property rights. The study aimed to discern what worked in terms of increasing women’s access to land, going beyond mere procedures to understand the socio-cultural constraints faced by women in Aceh. It analyzed the extent to which project activities and results are sustainable and replicable and provided recommendations for other post-disaster situations.

**Women’s Land Rights: What Happened After the Tsunami?**

The GAP-funded survey on land titling involved a wide cross section of the community—hundreds of people participated, often for little or no money. The inhabitants of Aceh, especially women, enthusiastically embraced the survey tool and realized that its findings could better shape land policy in the future.

The report showed that in Aceh, as in many countries, multiple land tenure regimes, both *traditional* and *formal*, operate simultaneously. Some of these systems are gender-neutral and those which are informal have often enabled communities to discreetly manage land tenure within a broad socio-economic framework that assigns equal rights to women and men.

Most women continue to depend on the advice of *geuchiks*, local leaders and religious chiefs, who still play a significant role in protecting land and property rights. However, this relationship is gradually maturing as women are beginning to seek explanations, and to question some of the decisions made by these local leaders.

However, during the RALAS project, the promotion of women’s land rights required dedicated advocacy and policy dissemination. This was mostly because women lacked information on their legal rights. Unfortunately, the majority of land titles continue to be registered in the names of men. In cases involving inheritance after the disaster, for example, women have very little voice or power to act.

The lack of female representation in local committees disempowered them. It prevented them from re-establishing access to their land and property rights. In addition, the absence of gender-disaggregated data also limited the Government’s capacity to address women’s concerns. It was in this context that the international community and local NGOs played a
key role, building a broad-based consensus around the restoration of women’s property rights, also signaling good practices and fair governance.

Strengthening Women’s Land Rights for the Future

The study illuminated trends by which women sought to recover their land and property rights. Women’s approaches to land recovery and reconstruction immediately after the disaster often involved the use of temporary markers to claim land rights—they would divert pressure by using the names of their male family members to mark their land.

Women also took great interest in community-level land mapping exercises and there were high levels of female participation across the island. Indeed, the survey noted that, in the case of land recovery and reconstruction efforts, their participation was higher in community-based activities than in other programs.

The report noted several areas that could be improved to bolster women’s land rights in the future. Traditional leaders and government institutions are inclined to stereotype women’s roles and rights and are less willing to adopt creative solutions and support women’s claims. This situation could be improved by making Shariah courts more accessible to women through the gender-sensitization of court officials. The dissemination of information about the courts and the interpretation of Islamic law by women judges could support women’s rights.

Also important is the need to raise Government targets for land registration and titling functions for women. Currently, most Government policies are gender-neutral. While these policies capture some women’s issues, they neither distinguish between the groups that are vulnerable and those that are relatively protected, nor recognize the limitations of local and informal practices and institutions. In addition, more resources could be put towards recruiting and training women staff, both in the field and in the central office.

Implications for Haiti and Other Disaster Zones

A well-functioning, gender-informed approach to land and property rights is crucial in the management of the reconstruction and development agenda in post-disaster situations.

While there is universal recognition that natural disasters impact women and men in different ways, there are few guidelines to ensure the adoption of a gender-sensitive approach to disaster management and reconstruction programs.

The traumatic experience of a community in a disaster situation cannot be underestimated. It is important that recovery and reconstruction programs are designed to serve men and women’s social, economic and psychological needs. When women hold land rights, their families have a form of socio-economic support which can drive the recovery of the wider community to some degree.

Based on the experience of Aceh and the knowledge of the reconstruction team there, these recommendations have been shared by PREM with other World Bank teams working in post-disaster zones, such as Haiti.

- Immediately after a disaster, the responsible government agencies should freeze land transactions and transfers in order to prevent land-grabbing and dispossessions.
- The context of a disaster response is different to that of a development response—there are immediate needs that must be addressed after a disaster in order for citizens to have the basics for survival. The coordination of donors, NGOs, etc., with Government leadership is critical to the success of emergency response and reconstruction efforts.
- Government-coordinated, community-based approaches need to be designed and managed in tandem in order for land and property rights to be restored. This is key to women’s inclusion in land titling projects. Further, all these efforts need to be carried out by teams made up of both women and men at field and decision-making levels.
- Land mapping allows a community to quickly move ahead with housing and reconstruction after a disaster. It ensures that land ownership rights are respected. If this process is well documented and standardized community agreements...
are signed, it can help minimize land-related conflicts and provide governments with a good basis of evidence for official adjudication and registration of ownership.

- In emergency responses, striking the right balance between speed and deliberation is crucial. People have urgent needs that have to be met, but it is also important to consider their longer term requirements and to minimize spending. For example, experience suggests that it is best for houses to be rebuilt to regulatory standards, taking recognized land rights into account.

- Information and communications technologies can be harnessed to support and strengthen preparedness for and responses to emergency situations and reconstruction efforts. Tools such as GIS and GPS are very useful if adapted to the context—more so if community-based groups (rather than government employees or private contractors) are trained to use them.

- Public awareness-raising about land titling and property rights is crucial to ensuring that everyone knows their rights before, during and after an emergency strikes. Without basic awareness of these rights, women cannot claim the land and property to which they are entitled. One method of raising public awareness that has proved valuable is making local communities own the gender agenda by building on local ideas, customs, proverbs, etc., that are favorable to women. These need to be integrated into public awareness campaigns to ensure that gender sensitivity is not perceived as a “Western” imposition, but a local requirement.

- Taking gender-related factors into account in land administration can diffuse tensions over identity, status and power that may threaten peace and security in post-conflict societies.

- A perfect damage assessment is not required. It is possible to respond to a crisis with meaningful interventions, such as community mapping, that can begin immediately, while a broader government framework is being created. However, complementary government-coordinated and community-based approaches are required to ensure the restoration and recovery of land and property rights. This is central to women’s inclusion in the economic system.

- Government-led coordination efforts result in the timely delivery of support and minimal legal and institutional uncertainties.
The formalization of women’s property rights has been a focus of the Gender Action Plan because results indicate that this positively impacts sustainable development.

Humay Guliyeva
Gender Unit, The World Bank
The GAP has funded technical assistance programs to gender-inform land administration projects in Kosovo, the West Bank, Honduras, Aceh and Nicaragua. In addition, it has funded assessments of the impact of land certification projects on women in Ethiopia.

**The cost of gender-informing projects is minimal, compared to their overall cost, and results indicate that this promotes sustainable development.**

For example, the GAP contributed US $200,000 to gender-informing the US $35 million Honduras Land Administration Program. In addition, it financed the integration of gender issues into activities in the Central and Pacific regions of Nicaragua and injected US $35,000 into the pool of US $10 million devoted to the land administration program.

It is too early to assess the long-term impact of this, but as land administration programs have increasingly become gender-informed, so women’s understanding of their land rights and participation in community debates has grown.

**In Honduras**  
**Project Manager: Enrique Pantoja**

The adoption of a gender-inclusive approach resulted in the Honduras Land Administration Program including input from community leaders, local authorities, women’s organizations and NGOs. Capacity-building workshops were conducted in 41 municipalities and the program devised strategies to promote the needs of ethnic minorities, such as Miskito Indians and Garifuna women. A practical guide was developed to build capacity among staff and program administrators.

**In Aceh**  
**Project Manager: Keith Bell**

The RALAS team designed a community-driven adjudication process of land titling in which civil society organizations facilitated community land mapping. The community approach was key to establishing the location of parcel boundaries destroyed by the tsunami. In addition, the explicit and conscious inclusion of women in community and program activities has been fundamental to offsetting gender-biased practices that exclude women from decision-making regarding land programs.

**In Nicaragua**  
**Project Manager: Enrique Pantoja**

Participatory workshops in Nicaragua proved useful in reverting some of the negative views that indigenous people have of land programs promoted by the government. They explained land titling and the importance of women’s inclusion in this process.

**In the West Bank**  
**Project Manager: Eija Pehu**

A gender assessment in the West Bank revealed that it is often assumed that women will be taken care of by their birth families or their husbands. The head of household is also generally considered to be a man. For example, there is one space for the man’s name on land titles. While training to increase the gender-sensitivity of program and land administration staff is key, it takes time to change attitudes.

**Increasing the Evidence Base**  
**Project Manager: Klaus Deininger**

A recent study by the agriculture department, “Inheritance Law Reform and Women’s Access to Capital: Evidence from Hindu Succession Act” provides an empirical assessment of the extent to which legal changes that enable women to inherit land have resulted in their increased economic empowerment. The study suggests that this reform increased women’s likelihood of inheriting land; reduced the number of children they produced; and, increased their education levels.

**What Next?**  
**Women Making Decisions for Women**

One of the key challenges has been the limited number of women in decision-making roles in land administration programs. Female participation on relevant boards and in
project teams can help increase their access to land titles and their integration in the economic system. In Ethiopia, only 20 percent of land use and administration committees included women representatives and only about 40 percent of households included a female participant in public meetings.

In Nicaragua, all the work concerning the land rights of indigenous people was done by local leaders. Women participated little in decision-making activities concerning their own land. In Honduras, 37 percent of staff in the land administration program are female, but most are assistants. There is still some internal prejudice even among gender specialists. When projects are gender-informed, participants in land administration programs often see the process through a competitive lens.

The Challenges of Red Tape and Limited Data

Another barrier to land administration reform, which would benefit women, is legislation. In Kosovo, for example, some aspects of customary law with regard to gender equality, access to property and custody of children are still incompatible with a well-developed legal framework.

Finally, the lack of sex-disaggregated data to monitor and evaluate the progress made in gender-informing certificates and land titles is still one of the most serious constraints to land administration programs. To address this, the Bank may be involved in issues from policy to operations, working with institutions to ensure that laws include gender-specific provisions and that government officials and land administration staff are trained in gender-informing operations and policy. This should help avoid gender-stereotyping and preconceptions.

On the operational level, the Bank could increase efforts to ensure that women are involved in issues concerning community land and ethnic and minority group rights. The collection of sex-disaggregated data, coupled with follow-up interventions to understand what happens after titles have been received, is also key to the progress of these interventions.
Gender in Infrastructure — Building Capacity

The Gender Action Plan funded three regional workshops at which some 200 World Bank staff in the Sustainable Development Network (SDN), together with representatives of other multilateral development banks and country-level participants, developed their capacity to gender-inform infrastructure projects.
Improved access, service quality, and reliability of basic infrastructure are key to reducing the time women spend on household and community chores, and to expanding their economic opportunities.

To this end, the Bank organized three regional workshops under the GAP. Such capacity-building was particularly important, given the increased investments being made in infrastructure investments—which accounted for nearly 40 percent of the Bank’s commitments in 2010.

For two years in a row, the GAP supported the capacity-building of staff in other multilateral development banks, as well as client country partners. The first workshop was hosted in Manila, Philippines, in 2008 and brought together participants from South and East Asia. Successful projects were presented as lessons in gender-informing projects and participants engaged in brainstorming sessions on how to best establish a common platform for moving forward.

The following year, the event moved to Lima, Peru, where more than 100 staff and participants from 20 client countries in Latin America and the Caribbean came together. The Lima workshop highlighted the importance of:

- Government commitment to gender equality as employment policy in infrastructure sectors;
- Consulting and involving both women and men in project preparation and implementation; and,
- Improving monitoring and impact evaluations of gender results to inform policies.

This March, infrastructure practitioners gathered in Addis Ababa, Ethiopia, to share knowledge and experiences on gender-informing infrastructure operations. The event was co-hosted by the African Development Bank and the World Bank, with sponsorship from the Canadian International Development Agency (CIDA) and the German Federal Ministry for Economic Cooperation and Development (GTZ). Some 120 infrastructure practitioners from over 30 countries participated and explored ways of integrating gender issues into sectors such as water supply and sanitation, transport, irrigation and energy.
Since its launch in September 2008, the rural electrification project in Honduras has empowered the region’s rural communities.

Stephen Brushett and Rigoberto Yepez-Garcia
Sustainable Development Department, The World Bank
The PROSOL project has so far installed 1,814 household solar-powered systems in rural areas that are beyond the reach of the existing grid. Installation and equipment are subsidized and families have access to micro-credit to pay for the solar equipment. The project is aimed at extending electricity provision to the poor, but does require an up-front financial commitment by families as well as an obligation to maintain and operate the system.

The aim of the project is not only to bring electricity to rural areas—primarily for lighting—but also to help stimulate small businesses. In addition to households, PROSOL has provided free solar power to 13 local schools so that, for the first time, classes can continue into the night with access to audio-visual materials and a space for social activities for the whole community.

The solar kits can also be hooked up to communications technology, allowing families to keep in touch with their loved ones, many of whom send remittances from North America. In addition, the opportunity to now charge cell phone batteries on a regular basis is a major benefit of the systems.

Entrepreneurial Spark

Since a very high proportion of households are female-headed, so far 35 percent of the solar power kits have been purchased by women, either with remittance money or with the help of micro-credit. Eighty-eight percent of women have accessed micro-finance, often for the first time in their lives. About one third of these women obtained their credit from COMIXMUL, which is a cooperative headed by women that is oriented to their needs. The resulting business ventures show an untapped entrepreneurial spirit, and a talent for community cooperation. The solar kits have been used as a type of fixed, long-term asset—collateral against which women can access further loans with which to grow their businesses.

They include small rural stores where families can buy groceries, manufacture soap and prepare food for sale. Thanks to the new opportunities for refrigeration, women are now selling items such as corn, beans and rice. In rural communities where PROSOL is active, it is getting more common to see these micro-businesses, where women are fully engaged. It is primarily women who visit the stores and manage the micro-businesses. By doing so, they are generating an additional source of revenue for their families.

Improved Family Life

The effects of light have also rippled through the family lives of these communities. Now they have light in the evenings, families can spend quality social time together talking and playing. The switch from candles and kerosene lamps to solar power has also improved the health of young children, who were particularly vulnerable to smoke pollution.

With the simple addition of solar systems, PROSOL has brought families and the community together. There is now time to sit after a day’s work, and talk, watch TV or hold prayer services. Small businesses are now bringing much-needed income to rural families, while children can concentrate on their homework in the evening.

Looking Ahead

The PROSOL project has been successful at delivering solar equipment in Honduras. Its aim is to install 5,000 solar household systems and a further 87 community systems by the end of 2012, which is more than double the project’s current scope. This will be achieved through the delivery of electricity to rural communities where access to power is a challenge. This model could be replicated in other rural communities across Central America.
Women Face Transportation Hurdles—

Studies in Morocco, West Bank and Yemen Aim to Inform Public Transport Strategies

Donna Barne
External Relations, The World Bank
Gender Action Plan transport studies of 2008 and 2010 in Casablanca, Morocco, the West Bank, rural and urban Yemen, revealed that women face higher costs and bigger hurdles to getting around than men. The studies concluded that the transportation systems do not adequately serve the needs of female populations in these areas, but predictable public transport schedules, sidewalks and street lighting, increased numbers of bus stops and pedestrian crossings, could all improve their mobility and safety while traveling.

Women tend to use public transportation more than men, but limited transportation routes or schedules restrict the ways in which they live their lives. They also spend 15-20 percent more than men on transportation in the West Bank and urban Yemen, according to the studies, because they are more constrained than their male counterparts by cultural and societal factors as well as by family duties. Safety and hygiene concern them too, especially when they travel with children.

Women have multiple roles. They work outside the home, fulfill wide-ranging family needs outside of typical commuting hours and require access to education and health services for themselves and their children. This means that they have “a different way of moving,” says Lamis Aljounaidi, a former junior professional associate at the World Bank, who managed the studies in the West Bank and Yemen.

“We want people to be better aware that there is a gender dimension to transport,” says World Bank Transport Economist, Jean-Charles Crochet, who led the studies in Yemen and Casablanca.

Difficult Commutes in Morocco

The studies indicate that transportation barriers affect women’s ability to earn an income.

“Women living in the rapidly growing Casablanca suburbs, for instance, face difficult commutes to textile factories where there is demand for labor,” says Crochet, adding, “The study shows that women want to participate in the workforce, but the transport system, which does not perform well, does not help...It’s difficult to go from certain parts of town to the industrial zones. Women find they cannot reconcile the needs of family life with the needs of their employment.”

Nevertheless, women’s growing participation in labor markets has had drastic consequences on the demand for urban transport in Morocco. In response, Morocco is now eyeing new strategies for urban transport throughout the country. In early 2011, the World Bank approved a Euro 100 million development policy loan in support of this effort.

Few Women Workers in the West Bank

In the West Bank, women make up less than 15 percent of the workforce, despite a female literacy rate of 90 percent—the highest in the Middle East and North Africa.

“One of the main reasons for women’s low levels of employment is accessibility—the lack of smooth access from their home to the workplace and back,” says Ibrahim Dajani, a senior operations officer who led the West Bank study.

A working woman here typically faces a long and uncertain commute that may involve switching between different modes of transportation or multiple vehicles—mainly buses or shared taxis that rarely take people directly to their destinations. In addition, checkpoints may cause further delays that are unacceptable to working mothers.

“Private taxis are too expensive for most people, and private transportation (i.e., cars) is usually used by a male member of the family,” says Aljounaidi. While 21 percent of men use privately-owned means of transport (cars, etc.), only 8 percent
of women do so. The others (92 percent of the women surveyed and 79 percent of the men) walk or use public transportation.

“When resources are limited, men tend to take them and it has always been like that,” says Aljounaidi. “Women tend to take public transportation and walk more than men, and that is why women experience more problems, because public transportation is difficult and sidewalks are very bad. This impacts women more than men because they have less access to private transportation.”

Dajani says that transportation on the West Bank could become more efficient and acceptable to women. As government resources are limited, however, the effort would likely involve consolidating the many privately-owned bus companies in order to make transport and access to the finance required to replace the aging bus fleet more viable.

A separate but complementary World Bank-financed study proposed a pilot project in which bus companies in the northern West Bank merge, adopt integrated fares and allow transfers to lower costs for operators and customers.

“The pilot would involve studying each route and seeing who the clients are, along with their destinations, in order to restructure the routes to benefit not only women and men but also vulnerable groups,” says Dajani.

Transportation and Education in Yemen

In Yemen, less forms of transportation are available. Those that are, are more costly for women than men. In rural Yemen, social pressure “greatly constrains” women’s mobility. Transportation costs women 50 percent more than men because they must ride in covered vehicles—and many cannot afford to pay. The result is that women tend to walk.

The study notes that roads have, however, brought schools and health care facilities to villages, or to more accessible locations, giving women better access to basic education and mother and child care.

About 55 percent of women had at least a basic education in communities where a road had existed for 15 years or more, versus some 32 percent in places without a road. About 40 percent of women had access to mother and child care facilities in areas with an old road, and 18 percent in places where a road had been recently built, but only 5 percent had such services if there was no road at all.

In Yemen’s capital city, Sana’a, infrastructure has lowered the cost of access to education, services, jobs and economic opportunities for women in established areas of the city. But safer, more secure urban transportation could enhance these opportunities further, says Crochet.

“What is important in Yemen is access to education—whether it is education for young women, or continuing education for women who may already have a job. It is just impossible for women to get an education if there is not a secure means of transport, because the family will just not let her go. So urban transport has a tremendous impact on the ability of young women to improve themselves.”
Helping Women Succeed As Entrepreneurs

Through the GAP, a program was developed to support female entrepreneurship at the research and operational level of the World Bank. As a result, the drive for women’s participation in the labor market has gained prominence in the development agenda.

Elena Bardasi
Gender Unit, The World Bank
Revamping Traditional Bank Instruments to Include Gender

In order to improve our understanding of the constraints that affect women in business we used an existing World Bank product—the Investment Climate Assessment (ICA)—and introduced gender-disaggregated analysis of private sector enterprises such as gender barriers and potential opportunities.

In order to do this, we improved the core questions in the Enterprise Survey questionnaires to establish a more comprehensive picture of both male and female entrepreneurship. As of today, several ICAs have included or are planning to include gender analysis (in Ethiopia, Mozambique, Nigeria, Lao PDR, Bhutan, Mali, Zambia, South Africa, Rwanda and Senegal).

Pilot Projects to Test What Works

As part of the GAP, new pilot programs were established to test what works on the ground, refine methodologies, and fill a knowledge gap that often prevented large-scale investment in gender-specific programs.

The Adolescent Girl’s Initiative is a public-private partnership to promote the transition of adolescent girls and young women from school to productive employment. It is operational in some of the most challenging, post-conflict countries and each initiative includes a rigorous impact evaluation component. (See page 41 for more details).

The Results Based Initiatives are pilot projects that aim to generate knowledge about successful approaches to entrepreneurship in order to guide businesswomen. In a very direct and relatively small-scale way, the initiatives have launched operations in six countries across the world. (See page 51 for more details).

The Gender Equity Model—The development of the World Bank Gender Equity Model has placed the onus on companies to improve the business environment for women. The GEM helps companies enhance the workplace for women, and break the glass ceiling so that they can more easily access management positions. Following the Mexico experience, pilot projects are being developed in Argentina, Chile, Columbia, the Dominican Republic, and Egypt. (See page 28 for more details).

The International Finance Corporation (IFC)—the World Bank Group institution that focuses exclusively on the private sector—has developed a number of GAP-funded pilot projects to support female entrepreneurs. Many of these are featured in more detail in this booklet. Since 2008, the IFC has committed over US $785 million to women through micro-finance institutions and commercial banks. This includes a GAP-supported IFC program in Tanzania where the client bank extended 174 credit lines. This approach was then replicated across eight countries in Sub-Saharan Africa. The partnership with the IFC continues to help governments and the private sector understand how the business environment affects women’s ability to start, manage and grow businesses, and to propose effective reforms. The IFC’s continued focus on the compilation of robust, and wide-ranging gender statistics can help both governments and the private sector to better gender-inform their policies.

DIME: The Development Impact Evaluation Initiative

The GAP has partnered with DIME to promote the inclusion of gender issues in the impact evaluations of financial and private sector projects, especially in Sub-Saharan Africa. It has increased attention to gender issues, and often introduced a gender focus to the project itself.

The best projects recognize both men and women as their beneficiaries.

Research

The GAP has funded research projects and impact evaluations that will help governments to develop better policies to support female entrepreneurs. Attention to this issue has increased, thanks to the GAP, and we will hopefully see new activities being developed, even without GAP funds.

What Next?

The multi-level nature of this effort to support female entrepreneurship has been a great advantage. It has enabled us to focus on both research and operations to develop new instruments, and to make existing ones more gender-informed. We are progressively establishing more concrete answers to the question: what can we do to help female entrepreneurs? The big challenge now is to increase demand from our clients for gender-informed projects by showing that it makes economic sense to promote women entrepreneurs and to increase supply by integrating some of the new approaches that are being tested across World Bank operations.
Back in 2007, a series of GAP workshops was organized to support female entrepreneurs in Africa. Initially seven countries participated: Burundi, Ethiopia, Kenya, Rwanda, Sudan, Tanzania and Uganda. After the meetings, the participants drew up an action plan to establish an East Africa Women’s Network. The Bank continues to provide technical support and capacity building to this initiative. Last year, the project was replicated in Southern Sudan. Here project coordinators Dorothy Matanda and Alwaleed Fareed Alatabani outline the latest developments from the field.

Dorothy Matanda and Alwaleed Fareed Alatabani
Finance and Private Sector Development, The World Bank
On January 9, 2005, a Comprehensive Peace Agreement was signed between the Government of Sudan and the Sudan People’s Liberation Movement. The CPA marked the end of Africa’s longest civil war and the beginning of a new era of peace, reconstruction and development. In a recent referendum the South Sudanese voted for independence. Nevertheless, twenty-one years of civil war had provoked instability. They had also denied many Sudanese the opportunity to actively engage in economic activities or to access vital development resources. The few people—predominantly women—who traded across the country’s borders did so to fend for their families, while most men went to war.

Although, in the private sector, women constitute over 60 percent of the country’s workforce and are key to commercial productivity, in Southern Sudan their involvement in business has been slow, not least because, as the 2006 Sudan Household Health Survey and anecdotal updates suggest, girls there are more likely to die in childbirth than to complete primary school. With this in mind, it has become increasingly evident that women would benefit from entrepreneurial development opportunities.

GAP Funds Help Female Entrepreneurs

In 2009, the Government of Southern Sudan and the GAP launched the Business Plan Competition (BPC). This was designed to support the growth and expansion of small and medium-sized enterprises. In total, a grant of US $1.1 million was allocated to the development of female entrepreneurial skills and microfinance grants. One thousand six hundred applications were received from across all Southern states and, to date, twenty-five of the country’s female entrepreneurs have been awarded grants of US $20,000 each.

In addition, the microfinance institution Finance Sudan Limited (FSL) also received GAP funds and now offers financial services to over 270 women clients. To ensure that the microfinance loans have a sustained, positive outcome upon the livelihoods of women entrepreneurs, development organizations, like BRAC, and the FSL itself, have provided grant recipients with basic business training.

The training course enabled women to develop business skills, such as book-keeping, cash flow and inventory management. It also gave them the self-confidence to interact with banks and to establish an entrepreneurs’ association, where they brainstorm on how to extend the reach of their activities.

These first grant winners hale from all ten states of Southern Sudan, and are working in sectors as diverse as agricultural production, manufacturing, agro-industries, health and sanitation services, computer services, tailoring, and lodgings. Within only a few months of grants being allocated, the GAP efforts to support business development started to produce positive results, such as job creation. For example, most of these female-driven enterprises currently employ 2-5 employees and plan to expand in the near future. One of the entrepreneurs, Ms. Eunice Eliama, has plans to recruit university graduates.

The Launch of the Southern Sudan Women Entrepreneurs’ Association

In March 2010, four winners came together to form the Southern Sudan Women Entrepreneurs’ Association (SSWEA). The SSWEA is a private association with a vision of transforming Southern Sudanese women into economically independent women, with the will, confidence and capacity to drive their country towards sustainable development. The SSWEA has also now forged links with the East African Women Entrepreneurs’ Exchange Network.

With the encouragement, technical and logistical support of the World Bank Gender Division and the Private Sector Development staff based in Juba, the SSWEA was registered as a legal entity in August 2010. After two months, the association’s membership had more than doubled, to include over 15 members. Then in November 2010, the association received another GAP grant of US $100,000 for institutional support.

Obaiagel Ezekwesili with H.E Agnes Kwaje Lasuba, Minister of Gender, Child and Social Affairs, during a field visit to one female entrepreneur’s poultry farm, September 3, 2010.
In Tanzania, Female Entrepreneurs Tap Financing

A special loan program attracts women once “shy” of banks.

Donna Barne
External Relations, The World Bank
Four years ago, few women in Tanzania had bank accounts. Even fewer women could get bank loans to grow their businesses. But today, that's changing.

Women business owners who before could not access formal sources of credit have new opportunities to gain financing, thanks largely to new financial products offered by Exim Bank of Tanzania—with support from the World Bank Group’s private sector arm, IFC, the Gender Action Plan, and the Canadian International Development Agency.

In 2007, Exim Bank became the first institution in the country to cater to the vastly under-served market of women business owners. Since then, Exim’s program has exceeded expectations and prompted many women to open bank accounts for the first time, says Felister Simba, manager of Exim’s Women Entrepreneurs Financing (WEF) Program.

“Most women shy away from banks. Exim saw the gap in the market, so they started this program,” she says. “Basically, we are very happy to know that Exim Bank has started something in Tanzania for women and it is successful.”

Backing Female Entrepreneurship

In 2007, Exim Bank partnered with IFC to establish a program to serve women entrepreneurs in Tanzania. The program began with a US $5 million loan from IFC for loans to businesswomen and for advisory services. The latter provided gender-sensitization training to Exim Bank staff to enhance their ability to reach the women’s market, supported the establishment of Exim’s Women Program Unit, and helped develop financial services products that better respond to the needs of businesswomen.

In addition, as a way of building capacity for women entrepreneurs and making them more bankable, the IFC partnership helped Exim Bank develop and run basic financial literacy training for its current and potential women customers.

Exim Bank's WEF program has since enabled 214 women to access over US $8 million in credit to expand their small or medium sized businesses. Many of them are involved in trade, manufacturing, and education, to name a few sectors, according to Simba.

Exim also offers an innovative savings account for budding women entrepreneurs called the Tumaini Account (Swahili for “hope”). The bank enables Tumaini account holders to start their business by providing loans of up to 110% of their savings. The account has grown in popularity, says Simba, as it allows women to borrow without other collateral for their business. Exim’s partnership with the microleasing institution SELFINA further opens up opportunities for financing to female borrowers who have good repayment records, says Simba.

Access to Finance a Big Hurdle for Women

IFC’s support for the Exim Bank program followed an IFC study published in 2007 showing women in Tanzania faced major hurdles in the financial sector. Though Tanzanian women owned 43% of micro and small enterprises, only 5% reported having access to bank finance in 2006. And only 0.53% of female-headed farm households accessed credit.

One reason for women’s lack of access is they often can’t meet the requirements to qualify for bank loans tied to land titles as collateral, notes the study.
Exim’s products have offered alternatives, and also helped Exim become better known and expand its customer base, says Simba.

“We are very proud of the women entrepreneurs in our portfolio. It is contributing to the growth of the bank, and it is very profitable,” she says.

Growing Medium-Sized Enterprises and Training Women Entrepreneurs

The Exim bank loan helped entrepreneur Monica Gaimo buy machinery for her construction business in Arusha, allowing it to take on more high-end projects. Today, Gaimo Construction Ltd. has more than 200 employees building large houses, roads, and bridges. The company usually has three or four big projects going at once, says Gaimo, director, general manager and co-owner of the business with her husband.

“Without the loan, my business would be going very slowly,” she says. “It wouldn't be picking up like now. I think we’d have more small projects than big ones.”

Gaimo discovered the WEF program through business and financial literacy training provided by Exim Bank that aimed to build entrepreneurship skills among women.

Such training has been offered at 15 locations in the country; 1,344 women have been trained to date, says Simba.

The WEF program and the Tumaini account are now offered at Exim’s 21 branches in most regions of the country, she says. The bank would like to expand further into rural markets.

Exim Bank is a member of the Global Banking Alliance for Women, a consortium of financial institutions from around the world that exchange best practices to accelerate the growth of women in business, while generating superior business outcomes for member financial institutions.

“We would like to have a huge number of women entrepreneurs benefitting from our program,” says Simba. “We want to support more women-owned businesses, because at the end of the day, we need them to be successful.”
The Gender Equity Model—

Setting International Standards

Maria Elena Castro
The International Finance Corporation (IFC)
The Gender Equity Model (GEM) was set up to promote equal opportunities for men and women and to help surmount cultural barriers in business practices. The GEM promotes a process of learning through self-awareness and is open to any company or organization that wishes to participate.

Companies acknowledge that elimination of the deepest gender biases and gaps will take time, but their assessment of the overall utility of the GEM in achieving this goal is positive. GEM projects are currently in place in Argentina, Columbia, Chile, Dominican Republic, Egypt and Mexico.

Women’s potential for economic development is often less than that of their male counterparts, because their work centers around the home, or they experience discrimination in the workplace—even in developed countries, women’s wages average only 73 percent those of men.

So far the evidence base that GEM is making a difference is strong. Participating organizations claim that they have seen enhanced business performance in the form of increased productivity (as measured by workers’ performance evaluations), increased efficiency and competitiveness, thanks to improved management of men and women with different skills and improved internal communication within companies. The model has even allowed companies to enhance their market differentiation.

The GEM is sufficiently flexible to be adapted to many different country and business settings. When companies take the plunge and implement GEM, they take four simple steps. Firstly, they identify cultural barriers and gender gaps within their organization. Secondly, with input from staff, they prepare and implement an action plan with which to overcome these concerns. Thirdly, an independent audit by a specialist private firm is carried out, to assess implementation, and finally, a successful audit translates into a gender equitable certification, which is valid for two years.

Snakes and Ladders

Certain company policies can bolster gender equality, such as gender-neutral recruitment, equal training and career development opportunities, and the prompt resolution of sexual harassment complaints. Yet substantial hurdles still exist. In some firms, workers have not fully embraced the model, and the budgets available to implement new policies has been limited. All of these aspects can be bolstered by quantitative evidence of how the program improves productivity and other key business outcomes.

The GEM in Action

GEM’s success has roots in Mexico, where in 2001 a World Bank funded project was run by the National Institute for Women (Inmujeres). The initiative was subsequently adopted by the Mexican government, and has now been in place for nine years. By December 2010, some 300 Mexican organizations had been certified as gender equitable and an average of 63 firms per annum continue to adopt the program. The program has benefitted 300,000 employees; 55% from the private sector, 44% from the public sector, and 1% from NGOs.

Initial success in Mexico was replicated in other countries using GAP funds...
Findings from Mexico show that, as a result of GEM, participating firms have eliminated pregnancy discrimination from recruitment practices, communication has improved and 90% of participating organizations reported that workers’ performance and productivity have increased.

The organizations also report 50% reduced gender gaps, and the increased promotion of women to managerial positions. Women at the top tier level remain rare. Measures have also been taken to improve the work-life balance of men and women alike. These include flexible hours, and the engagement of families in the company’s gender equity activities.

In Egypt the situation of women varies considerably from towns to rural areas. Norms are changing, but women were traditionally expected to reproduce and to serve as farm labor, especially in times of unemployment. In 2007 only 18.6% of Egyptian women aged between 16 and 64 had work outside the home.

So far, GEM in Egypt has led to many positive results—though these are predominantly seen in firms in the urban areas of Cairo. Gender equality training has been institutionalized, gender-sensitive HR policies and codes of conduct have been developed; and companies have advertised their commitment to the program on their websites and in other marketing materials.

In Argentina eleven firms participated in the pilot project. By the end of the pilot, the Argentinean GEM had demonstrated success in various ways. For example, a commitment to gender equality and equal opportunities are now integral to company policies; training programs specifically target men and women and are linked to existing opportunities in the workplace. Some firms have even adopted practices to promote women to management positions and encourage female leadership.

Evidence indicates that the Gender Equity Model has the capacity to benefit public and private entities across the board, in addition to non-governmental organizations. We’re just wondering who’s next in line?

Work-life balance benefits, which traditionally focused on women, now also provide for men.
Women average 60 to 80 percent of the total workforce in most Special Economic Zones, this is a much higher share than in the general workforce. A new GAP-funded study by the International Finance Corporation (IFC) promotes win-win solutions that will promote women’s economic empowerment and improve competitiveness in these zones.

Sevi Simavi
The International Finance Corporation, IFC
For many women in developing countries special economic zones often provide the first entry point into formal sector employment. However NGOs, consumer groups and international organizations often denounce special economic zones for their harsh labor conditions.

It has also been observed that in the medium-run capital investments and technological upgrades displace labor-intensive, low-skilled jobs often filled by women. Over time new jobs are taken by men, who are deemed to be better ‘suited’ to these positions due to gender stereotyping. This imposes both development costs on countries and productivity costs on companies.

Identifying Best Practices in Special Economic Zones

Based on field visits to eight economic zones in Bangladesh, China, Costa Rica, Egypt, El Salvador, Jordan, Kenya, and the Philippines, the IFC study outlines good practices for women’s economic advancement and defines a practical approach to policy design.

It notes that women’s welfare and retention rates are affected by a variety of factors, such as their legal rights, cultural perceptions and social factors including housing, health and education; as well as the strength of the business climate and the extent to which it facilitates female entrepreneurship through business support services. As such, governments, operators and companies in Special Economic Zones must always work in partnership to enhance women’s economic opportunities.

So, who does what? The national government can ratify outstanding international conventions and treaties, enforce compliance with national laws pertaining to women’s safety and employment, and facilitate collaboration between ministries to improve training for girls and women. SEZ operators can create zone-level social services that are sensitive to women’s needs, support investment opportunities for female entrepreneurs, and promote skills development.

Meanwhile individual enterprises need to ensure compliance with national labor laws and international conventions, and can contribute financially to zone-wide social services to support female workers. Zone-wide gender committees are particularly effective at promoting skills development. Key to all these efforts are ongoing stakeholder engagement and rigorous monitoring and evaluation.

The study shows how the unique qualities of economic zones provide an opportunity to address gender stereotyping, and ultimately make SEZs a strategic environment for targeting female workers through good policies.

SEZ Characteristics that Work for Women Across the World

- SEZs are not a loose cluster of companies. They have a management entity that convenes meetings of all tenants on a regular basis. Zone operators can therefore promote and oversee the implementation of gender policies and programs across companies.
- Zone authorities often have more capacity than national governments to regulate compliance with gender policies and programs, particularly in countries where regulatory enforcement is generally weak.
- Within SEZs the incentives for companies to comply with social standards are much higher, as companies face greater peer pressure from their competitors, as well as from international buyers.
- Through SEZs, gender-friendly reforms can be piloted and tested before they are scaled-up or introduced to the broader country context.
- SEZ’s often have the advantage of superior infrastructure, access to finance and government services, making it easier for companies to support gender-informed initiatives.
- Best practices in one special economic zone can be identified and then replicated around the world.

The title of the IFC study is, “Fostering women’s Economic Empowerment Through Special Economic Zones: Comparative Analysis of Eight Countries and Implications for Government, Zone Authorities and Businesses.”
The Global Financial Crisis—
Building the Case for Gender-Disaggregated Policies
In terms of the effects of financial crises in general, there is very little sex-disaggregated data to draw on. As a response to this dearth of research, and as an emergency response to the recent financial crisis, the GAP sought to fill this void and explore ways in which women are uniquely vulnerable during these down turns, and the types of policies needed to help them back to work.

**GAP Projects to Address the Financial Crisis**

**In Russia**  
**Project Manager: Leora Klapper and Inessa Love**  
Using a unique panel dataset on 4,000 Russian households from 2006 to 2009, this analytical study examined the relative impact of the financial crisis on the financial decisions of female versus male-headed households in Russia. The study found that female headed households were at a disadvantage compared to male headed households, mostly because they have less access to formal credit and rely more on informal credit and social support. In addition, women-headed households also have lower consumption and are less likely to seek medical attention due to financial reasons. These results point to the need for female-specific policies during and after a crisis to address financial services, consumption and welfare effects.

**In East Asia**  
**Project Manager: Andrew Mason**  
GAP funds are supporting a comprehensive data collection and analysis effort to better monitor the gender-disaggregated human and social impacts of the crisis in selected countries in the region. The expected results are: (i) the development of country-specific indicators; (ii) the assembly and collection of relevant qualitative and quantitative data and indicators; and, (iii) the development of informed, and nuanced policy responses.

**In China**  
**Project Manager: John Giles**  
This research examined how families are affected by shocks originating from the financial crisis. Evidence from a range of different sources showed a net loss of jobs from the global financial crisis ranging from 20 to 36 million workers. Most of these layoffs were concentrated among migrant workers, who have typically lacked employment protection and tend to be concentrated in export-oriented sectors, and were among the easiest to lay off when the crisis hit. While severe, the employment shock was short-lived. By mid-2009, it is apparent that macroeconomic stimulus and other interventions had succeeded in boosting demand for migrant labor once again. Gender disaggregation of this data showed that there are typically fewer men available for each vacancy than women: the ratio of vacancies to job seekers is always higher in male-dominated occupations than in those which predominantly employ women; this suggests that the shock hit the demand for male labor harder.

**Global**  
**Project Manager: Ambar Narayan**  
GAP funds were allocated to support regional teams to help them predict and evaluate the distributional impact of the crisis, while exploring differences across men and women and examining intra-household behavioral responses; and to provide evidence-based and gender sensitive policy advice. Information generated from these analyses is being used to inform regional and operational teams’ country work—for example the results for Bangladesh and Philippines were included in bi-annual report and Annual Meetings brief. And also to inform country dialogue—for example results for Mexico were discussed with SEDESOL, the main agency for social programs, as part of dialogue of policy responses. Work in Poland, currently under preparation, will be part of the preparation material for a crisis-response Development Policy Lending loan.
Turkey’s Greatest Untapped Potential—Women

This report, “Female Labor Force Participation in Turkey: Trends, Determinants and Policy Framework” was carried out by Turkey’s State Planning Organization and the World Bank. It investigates why, on average, fewer women in Turkey hold or are looking for jobs than in the EU and the OECD, and why the proportion has been decreasing.

Diego Angel-Urdinola
Human Development Group, The World Bank
I want to work to provide a better future for my kids. To send them to extra courses for the examinations and to help with their examinations at school, to gain my economic independence, in order to help my family and my husband. I want my kids to have the best education possible. So, I would like to use the money I earn for their school needs…

—Young married woman from Istanbul

Main Findings

The reason why the share of women holding or seeking employment in Turkey has been decreasing over the past two decades is partly because women migrated from rural areas—where they engage in unpaid agriculture—to urban areas where most of them stay at home. Young men in rural areas are moving from agricultural employment into better-paid jobs in manufacturing and services. This shift away from subsistence agriculture causes a withdrawal of women from the labor force.

Many women in Turkey would like to work, but they face a number of difficulties that prevent them from doing so. For example;

- Women with low levels of education, especially in urban areas, only have access to jobs that offer low wages and harsh working conditions. This creates a lack of incentive to work now that the returns would be low both in terms of earnings and professional development;
- Social and cultural constraints prevent women from working, as does as the high cost of childcare.

Increasing the number of women who are actively employed in Turkey would reduce poverty, increase national economic output, and lead to improvements in social indicators like health and children’s education outcomes. If six or seven percent more Turkish women would start full-time jobs, this would reduce poverty by around 15 percent.

Policy Implications

The Government of Turkey recently introduced a program that subsidizes employers’ social security contributions for newly hired women for up to five years.

The government can also encourage more women to work by:
- Creating job opportunities for first time job seekers;
- Providing affordable childcare;
- Sustaining investments in education.
Central America—
A Gender (R)evolution in the Making?

Renos Vakis
Poverty Reduction and Gender, The World Bank
In recent years, Central America has increased its economic and political stability. By and large, there has been positive, albeit modest, economic growth and improvements in socio-economic outcomes. Though one in every two women of working age is still not participating economically, their contribution to overall income generation rose significantly of late, despite the region’s slow overall growth trends. In fact, for the first time, women in Central America earn more than men. A new study analyzes the evolution of these trends in the region and reviews a number of programs in Central America and Latin America (some GAP financed) that may have facilitated gender equality. Three broad lessons emerge.

First, policies aiming to improve the returns of female labor by reducing labor market constraints and enhancing skills have shown promise, particularly among the poor. These include training schemes, many of which combine skills training with job placement services that facilitate women’s entry into the labor force. Similarly, the availability of childcare services has enabled young mothers to work more by reducing time constraints at home. Micro-finance schemes have also helped female entrepreneurs by alleviating credit constraints and offering training programs in business management.

Second, policies that have changed intra-household resource allocations by putting money in the hands of women have facilitated investments in human capital accumulation, potentially inducing changes in social and behavioral norms and preferences, while promoting gender equality. The role of female migration in search of better work opportunities also appears to have had a significant impact on intra-household resource allocation and social norms.

Third, many of the programs which targeted poor women directly or indirectly helped improve communication among female beneficiaries, leaders and community members. The small but growing body of evidence shows that such interactions can promote knowledge exchange and induce important changes in behavior and attitudes, which can, in turn, translate into better economic and development outcomes. In fact, the evidence from GAP financed pilots suggests that changes in aspirations can play a major role in improving women’s decision-making, investment and income generation potential.

Despite these advances, existing program coverage, limited fiscal space and modest economic growth in Central America constrain additional advances. A deeper understanding of the links between empowerment and economic development is urgently needed.

A full report entitled, “A Gender (R)evolution in the Making? Expanding Women’s Economic Opportunities in Central America: A Decade in Review” can be downloaded at http://go.worldbank.org/T6YPU9L0G0.
Over the past two decades, Latin America has given more and more women access to education, jobs and assets and is still building on these achievements in the move for gender equality.
Several lessons have been learned through efforts to promote gender equality in Latin America and the results have been noteworthy. The region has seen its women outperform their OECD peers in access to credit and training. These lessons are worth registering, replicating and scaling up elsewhere, where possible.

Lessons Learned

- Poverty is not a sector and nor is gender. Both concerns need to be integrated into the main body of a project in order to be addressed effectively.
- Shutting women out of labor and credit markets means losing an engine for growth.
- In the interests of sustainable development, we should encourage both men and women to promote gender equality.
- Legal systems and company policies need adapting in order to promote gender equality and corporate effectiveness. Private companies which select the best candidates for a position, irrespective of their gender, tend to reap the best rewards.
- If a few companies set standards in gender certification and prove the value of doing so, others will follow suit. In Mexico, for example, the implementation of gender-neutral processes and practices raised productivity by approximately 8%.

The Second Generation Gender Agenda for Latin America

- **A focus on “transferable skills,” especially critical thinking, mathematical reasoning and communication skills.** This will broaden the types of jobs open to women.
- **Access to childcare.** Career paths not only differ between men and women, but between women with and without children under the age of five. This is due to insufficient provision of child-care. Though the private sector has begun to cater for this, there are no quality standards, no credible certification processes that can ensure an environment of safety and of learning stimuli for infants.
- **Developing, not promoting, microenterprises.** Assistance programs have generally focused on giving benefits to micro-entrepreneurs, hoping to reach female-headed businesses. While well-intentioned, that promoted smallness. We ought to focus more on helping women grow their businesses, not just start them.
- **Formalization.** Women in Latin America are much more likely to work in the informal sector than their male counterparts. Why? Because laws do not recognize flexible work arrangements. That needs to change.
- **Asset Collateralization.** Women tend to keep their wealth in movable assets, which are difficult to collateralize. And women are more risk-adverse when it comes to mortgaging their houses (perhaps a reflection of how difficult it is for them to get houses in the first place). Both realities put businesswomen at a disadvantage in the credit market.
- **Firm Certification.** Latin-American firms have been relatively slow to introduce technological certifications (ISO 9000 and others). But they may be quicker to adopt “gender certifications.” This is because there are good examples—especially amongst large Mexican corporations—that certifying policies, processes and practices as gender-neutral, raises labor productivity. Competitive pressure will soon lead to imitation.
- **Access to Information.** Today, women are no longer excluded from business associations in Latin-America. Contacts and networks are less of a binding constraint than they were in the past. But surveys show that women have less access to technological know-how, whether IT, industrial processes or management techniques.
- **Old Age Security.** We have a major legacy problem. Since older generations of females participated less in the labor market, received lower salaries and were employed informally, they have not accumulated adequate pension rights. There is now a call for targeted non-contributory pensions.
- **Equality in Law Enforcement.** All these countries have signed every available international convention on women’s rights. And few national laws remain that openly discriminate against women. But the letter of the law is one thing, and actual law enforcement is another, especially at the local level. At the entry point of the justice system, usually a police station, women still need advocates to help them navigate the bureaucracy all the way to court resolution.
- **Cultural Change in Educational Curricula.** There is a need to avoid biases against women by teaching key values to children. Conflict resolution, role-modeling, recognition and avoidance of stereotypes, tolerance, and the celebration of diversity are still absent from school curricula.
Investing in Young Women... As Smart Economics

The Adolescent Girls Initiative
In October 2008, the World Bank launched the Adolescent Girls Initiative, (AGI), a public-private partnership to promote the transition of adolescent girls and young women from school to productive employment and economic empowerment.

The initiative is currently being implemented in five other countries: Afghanistan, Jordan, Lao People’s Democratic Republic, Rwanda and South Sudan. An expansion to Haiti and Yemen was announced in October 2010. Overall, the initiative targets some 20,000 adolescent girls and young women.

In this framework, various interventions will be tested and scaled-up or replicated, if successful. The menu of interventions, based on emerging good practices around the world, ranges from business development skills training and services, to technical and vocational training, targeting skills in high demand.

In all projects, girls will receive life-skills training to address the most important barriers to the development of adolescent girls’ economic independence. Because the evidence on what facilitates the transition of adolescent girls and young women to productive work is thin, rigorous impact evaluation is an important part of the initiative. Impact evaluations will also help build the case for replication and scaling up, based on rates of success.

**Partnerships**

Donors to the Adolescent Girls Initiative (AGI) include: Australia, Denmark, Norway, Sweden, the United Kingdom, and the Nike Foundation. The Bank’s Gender Action Plan has also supported the AGI country projects. Currently, total pledges to the initiative stand at US $20 million.

The AGI has partnered with the Girl Hub—an initiative of the United Kingdom’s Department for International Development (DFID) and the Nike Foundation, which aims to be part-advisor, part-catalyst, and is built from an extended network of organizations and individuals from the global south and north. Another AGI partner is the DFID global resource centre that supports governments of developing countries in delivering better programs, services and policies for adolescent girls.

**Impact Evaluation**

The objective of each AGI evaluation is to identify the impact of the program on the well-being of program participants. In each impact evaluation, young female participants are assessed at the beginning and end of the project and compared to a “control” group of women who do not (or have not yet) participate in the program. The methodologies of the impact evaluations vary, but in all cases this comparison group methodology will be used.

At the end of the three year initiative, a core set of indicators will have been developed across countries. Lessons will also have been learned, providing evidence of what works best when promoting the economic empowerment of young women. Since the outcomes of interest include much more than just economic measures, such as employment and income, both the subjective and objective outcomes for young women will be measured.

The AGI has the potential to impact a wide range of socio-economic behaviors and outcomes, such as marriage and fertility, time use, knowledge of gender-based and other types of violence, and savings and loans. The surveys will also evaluate changes in empowerment, as measured by proxies such as physical mobility, aspirations for the future, and control over household resources. By looking at a wide range of outcomes, the evaluations seek to reveal a complete picture of how these interventions change lives.

By building cross-country evidence of the impact and cost-effectiveness of the AGI programs, these evaluations will be vital for future policy decisions, including the potential up-scaling of the initiative. In addition, the detailed evidence gathered here will allow for adjustments in the design and targeting of both the AGI and similar empowerment programs for adolescent girls around the world.
Progress to Date...

**Afghanistan**
The project, which was implemented at the end of 2010, is being carried out in Balkh Province and targets some 2,000 girls. Balkh was selected because of its potentially high demand for female employment, the availability of NGOs and training institutions which cater to women, as well as for security and accessibility reasons. The skills training focused on requirements in the health care sector—such as community midwives, and on the need for office skills, such as computer literacy, proficiency in English, financial and office management.

**Liberia**
This project provides professional and business development skills training and work placements, in areas such as catering, painting, driving and professional cleaning, to 2,500 girls in eight communities across Greater Monrovia and Kakata City. It was launched in 2010 by Her Excellency Madam Ellen Johnson-Sirleaf, President of the Republic of Liberia.

**Nepal**
This project involves training over 4,375 young women in some 50 districts nationwide. It aims to provide technical skills, for which there is a proven demand in the local labor market, and “life skills,” which address the challenges faced by girls in Nepal. It is being implemented by the NGO Helvetas and the second round of training started in late 2010.

**Rwanda**
This initiative, which was launched at the end of 2010, aims to provide some 2,000 young women (aged between 15 and 24) with technical training and life skills. Participants will learn about horticulture, agro-processing, tourism, arts and crafts, technical servicing, solar technology, ICT and secretarial services and will be encouraged to form cooperatives, in which they will partner up with local entrepreneurs. They will also receive psycho-social support.

**South Sudan**
In South Sudan, the project will provide technical, business development and life-skills training to 3,000 adolescent girls (aged between 15 and 24) across four states. The girls will receive access to savings clubs and micro-credit and the initiative will establish some 100 village-level Adolescent Community Clubs—safe spaces in which young women can be trained and socialize. It is being implemented by BRAC, an international NGO.

**Jordan**
This pilot project aims to serve recent community college graduates. Participants were selected by lottery in July 2010, when vouchers were made available to them. Skills training for young girls then began in September. Gender-friendly training programs will also be launched for commercial companies, together with tests such as small financial incentives designed to encourage businesses to hire people.

**Lao PDR**
This project, which was launched at the end of 2010, aims to build the capacity of unemployed young women and men. Project preparation found that nearly two-thirds of small and medium-sized enterprises in Lao PDR are owned by women, although they tend to be smaller than male-owned businesses. Women entrepreneurs are typically younger, less educated, have less motorized equipment, and fewer assets than their male counterparts. In response to these findings, the initiative uses a public-private partnership model to strengthen the supply of skilled youth and demand, in order to create more economic opportunities for Lao youth.
### Adolescent Girls Initiative: Country Project Design Features At-a-Glance

<table>
<thead>
<tr>
<th>Beneficiaries</th>
<th>Afghanistan</th>
<th>Jordan</th>
<th>Liberia</th>
<th>Nepal</th>
<th>Rwanda</th>
<th>South Sudan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Target population</strong></td>
<td>Females aged 18-30, eligibility criteria TBD</td>
<td>Female community college graduates</td>
<td>Out-of-school females aged 16-27</td>
<td>Females aged 15-24, eligibility criteria TBD</td>
<td>Females aged 15-24</td>
<td></td>
</tr>
<tr>
<td><strong>Total beneficiaries</strong></td>
<td>TBD (approx. 2,000)</td>
<td>1,800</td>
<td>2,500</td>
<td>4,375</td>
<td>TBD (approx. 2,000)</td>
<td>3,000</td>
</tr>
<tr>
<td><strong>Geographical coverage</strong></td>
<td>Mazar-i-Sharif and selected rural districts of Balkh Province</td>
<td>Urban and peri-urban Amman and 5 Governorates outside Amman</td>
<td>8 communities in urban and peri-urban Monrovia, plus Kakata City</td>
<td>Approximately 50 districts nationwide</td>
<td>4 Districts (2 urban, 2 rural)</td>
<td>100 communities in 4 states</td>
</tr>
<tr>
<td><strong>Key Project Components</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Types of training</strong></td>
<td>Technical skills, life skills</td>
<td>Employability skills (business communication, time management, team-work, and leadership skills)</td>
<td>Technical skills, business development, life skills (performance-based incentives for job placement)</td>
<td>Technical skills, life skills (with performance-based incentives for job placement)</td>
<td>Technical skills, business development, life skills</td>
<td></td>
</tr>
<tr>
<td><strong>Length of training</strong></td>
<td>TBD (2-3 types of training for approximately 12 months each)</td>
<td>40 hours over 2-3 weeks</td>
<td>2 rounds of 6-month training; 6-month follow-up phase</td>
<td>Varies by course (3 weeks to 3 months)</td>
<td>TBD (anticipated: 2 rounds of 6-month training and 6-month follow-up)</td>
<td>18 month program with various trainings offered</td>
</tr>
<tr>
<td><strong>Supplemental services provided to beneficiaries</strong></td>
<td>Job placement services, transportation, girl-friendly work environment training for employers</td>
<td>Job vouchers, girl-friendly work environment training for employers</td>
<td>Job placement services, small group learning, business plan contest, links to microcredit, mentorship, savings accounts, child care, transportation</td>
<td>Job placement services</td>
<td>Cooperative formation, mentorship, psychosocial support, child care, transportation, links to microcredit facilities, savings</td>
<td>Access to savings and credit facilities, leadership development, child care, mentorship, safe space for socializing</td>
</tr>
<tr>
<td><strong>Implementation</strong></td>
<td>Expected to begin late 2010</td>
<td>Training to start September 2010</td>
<td>Training started Spring 2010</td>
<td>Training started Spring 2010</td>
<td>Expected to begin late 2010</td>
<td>Training to start September 2010</td>
</tr>
<tr>
<td><strong>Lead ministry</strong></td>
<td>Education (MoE)</td>
<td>Planning and Intl. Cooperation</td>
<td>Gender and Development</td>
<td>Education</td>
<td>Gender and Family Promotion</td>
<td>Gender, Child and Social Welfare</td>
</tr>
<tr>
<td><strong>Implementing agency</strong></td>
<td>MoE, Training Providers TBD</td>
<td>MoPIC, MoHE, Training Agency identified</td>
<td>MoGD, with 4 Training Providers identified</td>
<td>Helvetas, with 20-25 Training Providers</td>
<td>MIGEPROF, Workforce Development Authority (WDA), Imbuto Foundation, and other agencies</td>
<td>BRAC South Sudan</td>
</tr>
</tbody>
</table>
Why Adolescent Girls?

Investing in the economic empowerment of adolescent girls is one of the most powerful development multipliers there is. Evidence shows that a girl’s education, health and wealth can have a positive impact on both her family’s livelihood and that of the community as a whole. However, adolescent girls in most regions of the developing world experience a more difficult transition to adulthood than adolescent boys.

Girls’ fast-rising schooling gains have not resulted in more or better opportunities for them in the workforce. Pregnancy is still the most significant cause of death for women aged between 15 and 19 in the developing world. Helping girls and young women stay in school, avoid early pregnancy and marriage, build capital assets, and find jobs is critical to helping them gain economic independence, as well as improving their standard of living and that of their families.

Investing in adolescent girls is a timely and strategic investment. Young women who are more educated, earn income, and have greater access to reproductive health information and services are more likely to delay marriage and childbirth. They are also more likely to produce healthier babies, attain higher rates of literacy, and grow into productive adults who contribute far more to the economic and social growth of their countries.
From Nowhere, to Somewhere…
The AGI in Liberia

With strong support from President Ellen Johnson Sirleaf, the Liberia pilot project was the first Adolescent Girls Initiative to get off the ground in 2009. The first cohort received training in 2010 and are now reaping the benefits of their newly acquired skills…

Emily Brearley
Gender Unit, The World Bank
The Liberia AGI is based in nine communities in Montserrado and Margibi Counties and aims to find sustainable employment for 2,500 young women between the ages of 16 and 27. Here, the Bank’s focus on practical, demand-driven skills seeks to overcome problems with earlier training programs which often did not result in increased employment or incomes. During the first round of training, one-third the young women received job skills training for wage employment, combined with job placement assistance; while two-thirds received business development skills training and micro-enterprise advisory services.

A Job of Their Own

In March 2010, five young women from Battery Factory, a community in Greater Monrovia, talked about their hopes and dreams as they started their job skills training. Many already had children, but with limited education and skills, they had few ways of providing for their families. One of the trainees, said that since she and many of her friends had graduated from high school, there was really nothing much for them to do all day.

Although one stipulation of the selection process was that the young women participants needed to have a basic level (1st – 3rd grade) of literacy and numeracy, many did not have sufficient skills to make the jump to sustainable paid employment. Many of these young women—whether dropouts or high school graduates—saw the AGI as their chance of a lifetime. Princess Sheriff, then 23, summed up their hopes by saying, “This is our chance to be independent, to learn new things and be a leader in our community. We can’t allow our fear to overcome us.”

Today, Princess is putting her hospitality training to good use. She works at one of Monrovia’s top hotels as a waitress. After growing up in a refugee camp in Ghana, Princess says that she is thankful to the project for giving her a professional start back home in Liberia. Her plans include saving money and returning to school to become a banker so that she can teach other women how to manage their money. A fellow AGI-alumnus says she used to rely on older boyfriends to pay her way. Now, she is an independent woman with a steady job, happy to be earning her own money.

Meanwhile, Mercy is working for an auto supply store, Musu has gone to Gbarpolu County on a contract with the National Election Commission, and Jamama is running a dry goods business, which has enabled her to go back to school. She is now in the 12th grade. Halematu is using her professional cleaning training to work as a housekeeper. She is still grateful to her dad who encouraged her to join the AGI from the very beginning. She plans to work hard, save money, and go back to school to become an accountant.

Other AGI trainees who received jobs training are making their mark on the Liberian economy in sectors which are new to women. Veronica Parteh, from the Red Light community, is one of a group of several girls who have been placed as bus conductresses with the National Transit Authority. Already trained as car drivers, over the next year these girls will get progressive behind-the-wheel training for heavy duty vehicles. Other AGI trainees have set up professional house painting companies, such as Patience Bestman’s new business called Women of Tomorrow. Other AGI girls have been trained...
and are now working as security guards in businesses and organizations around Monrovia.

**Simple Skills Transform Businesses**

When we first met Jumah Tarr, she already owned a beauty salon with her husband in Old Road Market. She was thrilled to be learning new skills under the AGI, and relished her role as an example for the younger girls. Today, Jumah says the training has taught her to manage her personal money separately from her business money. Based on a market assessment she conducted, Jumah plans to start a salon specifically for children.

Another business trainee, Elizabeth Bundoh, took us to her home back in March 2010. She has a small business selling used clothes, but said she found it hard to make enough money to care for herself and her toddler. Since the training, her once-failing clothes stall has been revitalized through the management skills she has learned. Simple record-keeping skills have helped other business trainees, such as Mamie and Tutu-Girl, develop their supplies stores and increase their income.

It is impressive to see just what a difference six months of classroom training followed by six months of assistance in helping the girls to transition from the classroom to work can make. The AGI graduates now talk in specific terms about their plans for further education and for their careers. Their confidence is palpable, as they display the thrill of economic independence that comes from a steady income. All of the young women in our random sample have managed to find jobs with help from the AGI—the majority in their chosen sector. To date, more than 85% of trainees from the first cohort have established or improved small businesses or have been placed in wage employment.

Click here to download the full 2011 Gender Action Plan booklet.

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**Training for Young Women: What Works?**

The Liberia project offers guidance to other initiatives around the world…

**Community support is vital…**

The project team invested a lot of time in sensitizing local communities before the start of the initiative. At first their efforts were met with some skepticism. But their commitment and high quality results gradually inspired people to support the program. Today, each community is extremely proud of what their young women have achieved so far and everyone is delighted to see tangible outcomes.

**Small can be beautiful…**

Though pilot projects don’t always give a “bang for the buck” because of their small size, the flip side of this is flexibility, which allows us to experiment and to see what works and to change what does not. In Liberia, although the project proposal stipulated a specific age range, this had to be adjusted to ensure that enough girls could complete the program. The project team also realized that because of the civil war’s impact on basic education, many Liberian girls require extra training in literacy and numeracy prior to entering the AGI training. This component has now been added to the second project cycle, enabling the project to reach lower literacy girls and position the initiative for more realistic scaling-up beyond Monrovia.

**One size does not fit all…**

While many lessons can be learned across AGI projects, it is also important to tailor each initiative to local needs. In Liberia a vulnerability assessment was conducted which informed project design—childcare facilities were flagged as essential since many of the young women had children; and it was recommended that a female teacher was always present alongside any male counterpart to reduce the risk of sexual abuse that had plagued previous training programs.

**Impact evaluations help convince doubters…**

Proving what works in gender projects is key to filling knowledge gaps and overcoming inertia or outright resistance to these projects. Once a concept has been proven at the pilot level with robust, quantifiable data; the case for scale-up is much more compelling.

**Mentorship is priceless…**

In Liberia the mentorship program has proved invaluable since it has given girls the opportunity to learn from successful women in their community. The mentors can help them with their businesses and careers long after the training program has been completed, and can also offer practical advice to complement the initiative’s life skills training component.

**Too many cooks or many great chefs?**

There is no doubt that the organizational chart of the Liberia project is complicated, with many local and international NGOs involved, not to mention the dozens of private sector firms which offer internships and jobs at the end of the initiative. One NGO worker candidly notes that at the beginning all these cooks proved somewhat difficult to organize. However, the slightly slower pace of decision-making came with the advantage of forging solid working relationships across the project. This has bolstered institutional capacity for the long run. The same pattern emerged in Government, which is using the project as a spring-board to discuss policy and advocacy, specifically for girls.
A GAP-funded cash transfer experiment in Malawi seems to have resulted in higher levels of school enrollment and learning, lower teenage pregnancy and marriage rates, and improved mental health among participants.
order to establish whether cash incentives can enhance female well-being, this two-year experiment took place in the Zomba district of Southern Malawi. The experiment involved providing direct cash incentives to households with never married females between the ages of 13 and 22 to stay in or return to school. Transfers in some communities were made conditional on regular school attendance, while unconditionally in others. In addition, separate transfers were made to the school-age girls and their parents/guardians.

Results

Enrollment

- While enrollment in both treatment arms increased significantly compared to the control group, this increase was approximately 2.5 times larger in the CCT than the UCT arm.
- Among those enrolled in school, attendance also improved in the CCT arm, while no significant improvement was detected in the UCT arm.
- Similarly, test scores in mathematics, English reading comprehension, and cognitive skills improved significantly in the CCT arm, but no significant improvements occurred in the UCT arm.
- It is fair to conclude that the CCT arm outperformed the UCT arm in improving schooling outcomes.

Teen Marriage and Pregnancy

- The likelihood of being ever married or having started childbirth was unchanged in the CCT arm compared with the control group. However, there were large and statistically significant reductions in these outcomes in the UCT arm, entirely due to the impact of cash transfers among those who dropped out of school after the start of the intervention.
- The results suggest that there are trade-offs to implementing CCTs instead of UCTs. It is important to clearly define the target population and the primary aim of cash transfer programs from the outset to be able to tailor the intervention to the goal at hand.

Mental Health

- The project recorded significant improvements in the mental health of the girls in both groups over the two-year period, although this improvement was larger in the UCT arm. The effects on mental health were not lasting, however. The positive impact of the program subsided quickly after the cash payments stopped.

Scaling Up

This year, the Adolescent Girl’s Initiative, which currently covers five low-income and post-conflict countries, will expand to Haiti and Yemen. These new additions to the AGI will benefit from the research carried out in Malawi—i.e., these programs will include cash-transfer components to ensure that the women involved will not be penalized for spending time in training and completing their education.

Click here to read “Cash or Condition? Evidence from a Cash Transfer Experiment” (forthcoming, Quarterly Journal of Economics, 2011), and here to read “Income Shocks and Adolescent Mental Health.”
The aim of Results-Based Initiatives is to establish the best ways of building women’s business acumen and promoting their participation in the labor force across the developing world.
Results-Based Initiatives (RBI) aim to generate practical knowledge that can help break a deadlock: women entrepreneurs are few and far between. Women represent a largely untapped resource in many parts of the world and the initiatives offer female entrepreneurs a better chance of increasing their income and productivity.

RBIs cover a range of core areas and have been launched in nine countries, and pilot projects are being developed in another four. They seek to strengthen women’s entrepreneurship, access to markets and credit, and their participation in rural development. The programs also strive to integrate gender issues into private-sector human resource management and to help communities link agricultural productivity to food security.

Most of the initiatives outlined below were implemented by the United Nations Development Fund for Women and evaluated by the International Center for Research on Women.

RBIs have been launched in Cambodia, Egypt, Ghana, Kenya, Lao PDR, Liberia, Nicaragua, Peru (see page 56 for more details on the initiative in Peru) and Tanzania. Pilot projects are also being developed in Argentina, Chile, Columbia and the Dominican Republic.

Cambodia and LAO PDR

The “Improving Bamboo Handicraft Value Chains” project aims to impact some 1,500 households by creating jobs and improving the income and productivity levels of bamboo handicraft producers, most of whom are women. It seeks to do this by introducing them to new technology, training and market information. In addition, the project aims to cultivate participants’ capacity to respond to market demands and to seize opportunities. In this framework, three traders’ study tours to key markets were conducted, after which new equipment was purchased to help bamboo handicraft traders meet market demands. The project’s success will be measured in terms of its effect upon the income levels of producers and traders.

Egypt

In Egypt, ten private companies in the Greater Cairo area participated in the Gender Equity Model Egypt (GEME)—a voluntary certification scheme for private firms that is modeled on the World Bank-financed Mexico
Gender Equity Project. Participating firms were trained and guided in an assessment of their gender practices and the implementation of an action plan outlining how to address the problems identified in the evaluation process. Over 800 employees—including HR personnel and senior managers—have been trained on gender issues and gender equality policies and all ten firms have been audited and received the gender equality seal.

Kenya

The “Strengthening Export Competitiveness of Women Bead Workers” project in Kenya provided 29 Maasai women’s groups, which undertake traditional beadwork, with a training package of product, design and business development services, linkages to export markets and support with the identification of “niche” markets. Over 800 women have already benefited directly from business development training. A brand for the women’s beadwork products, entitled Sain Sidai/Beautiful Bead, has been created and some 150 new products have been developed, 47 of which are being marketed through the Beautiful Bead catalogue. Between August 2009 to February 2010, sales of beadwork products amounted to over US $4,000, whereas, before the intervention, the women reported average sales of products to be at US $83 per year.

Liberia

In Liberia, the production of cassava, one of the country’s main staples, is carried out predominantly by women. However, women are faced with significant challenges that constrain their productivity, including a lack of processing equipment, transport to market, and financing for basic farming tools. The Value-Added Cassava Enterprise for the Ganta Concern Women’s Group (GCWCG) ramps up a small-scale women’s cassava production into a larger facility, with better trained workers and equipment. Project activities include extension services, provision of improved cassava cuttings and tools, a new processing plant, support for marketing strategies, and capacity-building in key areas, such as planting methods. It is beginning to yield results. For example, five communities donated a portion of land for the processing plant and another five gave the women land-user rights. To date, three rounds of cassava have been planted, and the average yield throughout the entire project area is 10 tons per acre, as compared to an average of six tons per acre at the start of the project. Over 500 women have been trained in improved cassava cultivation methods.

Tanzania

More than 850 Tanzanian women are targeted by a program aimed to increase their business and financial management skills, improving their products, expanding their markets, and improve the well-being of their households and children. Mpongo wa Kukuza Ujasiramali na Biashara kwa Wanawake (MKUBWA) in Kiswahili is an incubator that targets growth-oriented micro and small enterprises run by women in Dar es Salaam and Kibaha in the Coast Region. The impact evaluation is a key component of this project and will assess its effectiveness, providing useful information to replicate and expand similar interventions in the future. During the first year of the project, 550 participants are receiving management and technical training, business support and on-site coaching and mentoring. Another 300 women entrepreneurs are currently on a waiting list and made up the control group. MKUBWA is implemented by the Tanzania Gatsby Trust (TGT) and is supported by a US $1.35 million grant from an Italian Trust Fund managed by the World Bank.

The Results-Based Initiatives closed in December 2010. Impact evaluation reports are expected by June 2011.
The Global Private Sector Leaders Forum

Malcolm Ehrenpreis
Gender Unit, The World Bank

The Global Private Sector Leaders Forum (PSLF) sprung out of a commitment to engage with the private sector in advancing women’s economic opportunity made by World Bank president Robert B. Zoellick’s, one of six he made in 2008. The Forum is comprised of a group of influential global business leaders who have made commitments to creating opportunities for women as a part of their core business, corporate social responsibility agendas or diversity and inclusion initiatives. Forum members act as “ambassadors” for the Bank’s Gender Action Plan, which houses the PSLF, and work to launch new initiatives and to share best practices and lessons learned. They provide research and project-based evidence to support the business case for increasing women’s opportunity in the private sector, often challenging existing paradigms. Some of the initiatives and achievements to date have been listed below.

“Gender equality in business is smart economics.
Enlightened private sector companies recognize that.”
—Robert B. Zoellick, President, The World Bank

MEMBERS

Eduardo Belmont
Chairman & CEO Belcorp Peru

Lloyd Blankfein
Chairman & CEO The Goldman Sachs Group, Inc. USA

Henryka Bochniarz
President Boeing Central and Eastern Europe Poland

Frank J. Brown
Dean INSEA D France

Kevin M. Campbell
Group Chief Executive—Technology Accenture USA

John T. Chambers
Chairman and Chief Executive Officer Cisco Systems, Inc. USA

Kristin Clemet
Chair Norfund Norway

Rick Goings
Chairman & Chief Executive Officer Tupperware Brands Corp. USA

Kevin L. Kelly
Chair Executive Officer Heidrick & Struggles USA

Sung-Joo Kim
Chairperson & Chief Executive Officer Sungjoo Group/MCM Group Korea/Germany

Wendy Luhabe
Founding Member Women Private Equity Fund South Africa

Dennis Nally
Chairman Carlson USA

Marylin Carlson Nelson
Chairman Finansbank Turkey

Hüsnü Özyegin
Chairman Hindustan Unilever Ltd. (HUL) India

Nitin Paranjpe
Chairman & Managing Director Sun Media Investment Holdings China

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President & Chief Executive Officer Nike Inc. USA

Peter Sands
Group Chief Executive Standard Chartered PLC UK

James Turley
Chairman Ernst & Young USA

Elena Viyella de Paliza
President Grupo Inter-Quimica S.A. Dominican Republic

Yang Lan
Chair Shalakany Law Office Egypt

Mona Zulficar
Chair, Executive Committee

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The Goldman Sachs Group, Inc.
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Accenture
Cisco Systems, Inc.
Norfund
Tupperware Brands Corp.
Heidrick & Struggles
Sungjoo Group/MCM Group
Women Private Equity Fund PricewaterhouseCoopers
Carlson
Finansbank
Hindustan Unilever Ltd. (HUL)
Nike Inc.
Standard Chartered PLC Ernst & Young
Grupo Inter-Quimica S.A.
Sun Media Investment Holdings Shalakany Law Office

USA

Poland

France

USA

USA

Norway

USA

Korea/Germany

South Africa

USA

USA

India

USA

UK

USA

Dominican Republic
In the two years since the Private Sector Leaders Forum (PSLF) was launched, it has already achieved more than most initially imagined. The peer-to-peer exchange evolved from a knowledge sharing exercise to a cross-industry and geographic pollinating incubator and is resulting in some innovative collaboration that will help drive women’s economic empowerment.

In some cases PSLF members simply broadened and extended existing initiatives, while in other cases members connected multiple initiatives for greater impact.

**Belcorp:** Partnered with McKinsey to provide financial literacy training for 50,000 women in Latin America.

**Carlson:** Supported HAGAR International to restore abused, exploited and abandoned women to a productive life through literacy, education and work readiness. It launched AARP’s Women’s Scholarship Program to assist women over 40 with limited incomes remain in or re-enter the workforce.

**Ernst & Young:** Expanded its Winning Women program to female entrepreneurs in emerging markets.

**Goldman Sachs:** Partnered with the World Bank Group (WBG) for a Fortune Magazine Mentoring program and a financial literacy training program for its 10,000 Women initiative. Together with the Hüsnü Özyegin Foundation it extended its 10,000 Women Program in Turkey to enhance women’s entrepreneurial and management skills.

**Heidrick & Struggles:** Committed to including at least one woman on every corporate board search shortlist.

**Hindustan Unilever:** Committed to enhancing the livelihoods of 75,000 women in India.

**Hüsnü Özyegin Foundation:** Extended education to 50,000 mothers and children in Turkey. It improved access to secondary education of 5,000 adolescent girls by building and providing safe student housing, scholarships, literacy training and women’s support courses to 5,000 girls and women. It invested in women’s entrepreneurship training for 100 women and gender training for 3,000 men.

**INSEAD:** Continued commitment to knowledge-sharing and preparation.

**Nike Foundation:** Partnered with the Gates Foundation and the Center for Global Development to release “Start with a Girl: A New Agenda for Global Health.” With the Grameen Healthcare Trust, it launched the Nursing Institute, a social business-based health care model in Bangladesh that places adolescent girls at the center of a new strategy for healthcare.

**Standard Chartered Bank:** With the IFC, the WBG GAP hosted the Global Banking Alliance for Women Summit in Singapore. It expanded its GOAL program to 100,000 young women through sport (netball) by 2013 in five markets: India, Indonesia, Bangladesh, Nigeria, and the Middle East (Jordan and Egypt).

**Sung-Joo Kim Group:** Established an endowment for the Women’s Foundation in Korea which sends 40 young female college students to Europe for the Global Women’s Cultural Leadership program each summer. It launched a Global Young Women’s Leadership Program with the Global Summit of Women.

**Examples of innovative collaboration that has emerged from the PSLF include**

**Boeing:** Partnered with Accenture, Ernst & Young, WBG and other PSLF members to increase the number of women-owned businesses in their collective supply chains. It committed to tracking and spending US $2 billion on products and services from women-owned businesses over the next three years.

**McKinsey:** Provided value chain research entitled, “The Business of Empowering Women” and with PSLF members helped develop a framework of how the private sector can invest in women across their life cycle.

**Norfund:** Conducted a gender study to assist investee companies to promote positive gender outcomes, providing a comprehensive set of qualitative measures to achieve gender-neutral meritocratic workplaces.

**PricewaterhouseCoopers:** Leveraged its position as Chair of the World Business Council on Sustainable Development and engaged World Bank expertise in ensuring women’s economic empowerment was a key component of the WBCS’s Vision 2,050 which involved more than 200 leading global companies.
Macro- and Micro-Entrepreneurs in Peru

Anna Faber
Gender Unit, The World Bank

In February 2011, the World Bank’s Poverty Reduction and Economic Management Network chaired the fourth and final meeting of the Private Sector Leaders Forum (PSLF) in its present form in Lima, Peru. The event was hosted by the Lima-based multinational corporation, Belcorp, a PSLF member, and served as a brainstorming session for representatives from the private sector, the International Finance Corporation, the World Bank and other invited guests. It focused on how to advance economic opportunities for women and forge new coalitions to promote gender equality.

This trip to Peru also provided an opportunity for participants to see the GAP in action. A component of the program, a so-called “Results-Based Initiative,” had been tested in Peru, providing business training as well as direct technical assistance to women running small enterprises. Some of the female entrepreneurs who had responded to the original radio advertisements for the World Bank’s business and self-confidence training and technical assistance program spoke of the direct, long-term impact of GAP-funded training on business management, customer satisfaction and participants’ self-esteem.

Many reported that the “technical assistance” was what made the difference: receiving practical guidance on how to improve their specific businesses had helped change things for the better. They learned a wide range of skills tailored to their needs. Those with food businesses had received training in the importance and practicalities of cleanliness at work and each of them mentioned that their customers spoke highly of the results. Others had been taught how to improve their accounting practices, client relations, self-promotion and advertising skills. They had found out how to acquire credit, even though most had not taken out loans.

Asking what she had learned from the training course, Ms. Ebel, a 54 year old micro-entrepreneur with a stall on the Independencia market in Lima replied, “I learned that I can pay myself a salary with the profits from my business.”

The Impact of the Training and Technical Assistance Program on Women Entrepreneurs in Peru

- Six hundred and seventy-nine women micro-entrepreneurs received basic training, 330 of whom were also provided with advanced training and technical assistance.
- Fifty-five percent of the trained female micro-entrepreneurs now have a business plan.
- Six group saving cooperatives have been formed.
- All report increases in capital and membership.
- The women also report increases in product quality and income.
- A number of the women now view themselves as entrepreneurs, claiming that they have higher self-esteem.
- Local governments in the project area have expressed interest in replicating the initiative and the Bank is exploring the possibility of replicating the RBI in the Peru Sierra Rural Development Project.
In Ethiopia, adding space for the names and photographs of both a husband and wife on land titles improved women’s economic well-being.

Building the Evidence Base for Women’s Economic Empowerment—
Assessing What Works, What Doesn’t and Why

Trine Lunde
Gender Unit, The World Bank
This focus on achieving measurable results has been streamlined into all of the GAP’s projects and programs. One such program is the Adolescent Girls Initiative, a US $20 million program which provides opportunities for young women to be trained and to find productive work, while avoiding early pregnancy and marriage. The program includes an inbuilt impact evaluation system—a core component of each pilot project. This enables teams to determine the types of interventions which empower young women economically, and the conditions required for them to flourish.

Similarly, impact evaluation components are now embedded in the GAP’s Results-based Initiatives. These aim to build knowledge of how to strengthen female entrepreneurship through pilot interventions. The GAP has also fostered strategic partnerships with the Bank’s Development Impact Evaluation Initiative (DIME), as well as with the Spanish Impact Evaluation Fund. These alliances support real-time training, facilitating the design of rigorous, gender-aware impact evaluation systems in agriculture and private sector development projects.

In addition to these stand-alone initiatives, US $4.3 million of incentive funding has made it possible for gender-differentiated analysis to be incorporated into the impact evaluation systems of over 30 Bank-supported projects. These cover sectors ranging from social safety nets and social protection programs to labor market programs and interventions to strengthen women’s entrepreneurship and business development skills.

What We Are Learning

Reforms of asset ownership laws offer an important lever for women’s economic empowerment.

When Governments reform land titling laws, they make way for impact analysis of women’s economic empowerment programs. They also hereby facilitate the shaping of reform processes to the benefit of both men and women. For example, over the last four years, the GAP-funded evaluations have shown that strengthening women’s land rights can be key to increasing agricultural productivity, while improving investment and income opportunities and strengthening women’s decision-making powers and rights.

In Ethiopia, we learned that by adding a space for the names and photographs of both a husband and wife on land titles improved women’s economic wellbeing. It also led to a 10% increase in perceived tenure security and a 20% increase in investment in soil and water conservation measures. To date, the program has issued more than 6 million land certificates for some 20 million rural land parcels.

In Vietnam, the new Land Law of 2004 made it mandatory for land titles to feature the names of both a husband and wife. Here, the impact evaluation found that, as a result, women with joint titles now have more decision-making powers than those without, as regards raising credit for family businesses. Women with joint land titles also retain a higher level of State protection in instances of land and inheritance disputes than women who do not possess land titles. The Institute for Research on Policies, Law and Development (PLD), which carried out the study, also established that, thanks to these changes, women are now less likely to fall prey to high interest loans from informal creditors, as the titles enable them to access credit using collateral.

In India, a GAP-financed study examined the impact of women gaining rights to joint property as a result of the Hindu Succession Act. While amended nationally in 2005, the Act has been in place since 1994 in the states of Maharashtra and Karnataka—the site of the study. Results showed that the likelihood of women inheriting land increased by 22 percentage points, thanks to changes stemming from the Act. The study also revealed a robust six month increase in the average age at which women marry. Moreover, girls who started their education subsequent to the amendment received 0.3 more years of elementary education, as compared to their peers, who were educated prior to the reforms.

Further evidence is expected to emerge later this year as results surface from studies in Benin, Burkina Faso, Ghana, and Tanzania.

Programs and policies to strengthen women’s labor force participation are producing results.

Women’s participation rates in the labor market lag behind men’s in virtually all countries. There are a number of reasons for this. For example, women usually have primary care responsibilities for children, lower literacy rates and low levels of skills. They are also tasked with household labor, the greatest proportion of which is traditionally apportioned to them, as opposed to men. To inform the design of policies
and programs to promote female employment, the GAP has supported the evaluation of active labor market programs and family-friendly policies.

These policies aim to enhance the quality of labor supplies through training and skills development. In addition, they seek to facilitate women’s entry into the labor force by matching workers—especially young people—with jobs, through assistance programs, employment agencies, and by increasing demand for labor through public works programs, for example.

In India, The National Rural Employment Guarantee is a large-scale workfare program, which a GAP-supported evaluation has measured in terms of its impact on employment, earnings, and overall poverty reduction. Preliminary findings indicate that women’s participation was low (around 6 percent in Bihar, for example, compared to 26 percent of men), yet demand for work is high: 30 percent of women would have liked to participate. This suggests that women are less likely to find jobs than men. It also implies that they could benefit from exposure to the employment schemes available as well as from targeted coverage.

In Latin America, Bank teams with GAP support are assessing the impact of child care provision programs on women’s economic empowerment in Mexico (Day Care Program to Support Working Mothers) and Brazil (Rio de Janeiro Public Day Care Program). Preliminary results of both studies reveal the impact of the programs on labor supplies and upon the earnings of mothers. The programs also appear to promote maternal autonomy and empowerment.

Cash and in-kind transfers can help female entrepreneurs.

The search for answers to this question emerges in parallel with an increasing recognition of the contribution made by women entrepreneurs to sustained economic growth and development. Policy makers are faced with the challenge of not only helping women start their businesses, but of facilitating their survival and growth, as well as their contribution to broader development and poverty reduction objectives.

In Malawi, a cash transfer experiment produced striking results. The trial took place in a densely populated district of Southern Malawi with high dropout rates and a prevalence of Human Immunodeficiency Virus (HIV) among school-age girls. Grants were given directly to adolescent girls aged 13-22, and led to subsequent delays in the onset of sexual activity, substantial declines in teenage marriage and pregnancy. It also resulted in a decrease of over 60 percent in the prevalence of HIV and HSV-2 (genital herpes). School enrolment, attendance and grade attainment also improved. Efforts are now underway to replicate this initiative as part of the Adolescent Girls Initiative.

In Ghana and Sri Lanka, the GAP funded grants to female entrepreneurs. In Ghana this resulted in more educated and experienced women increasing their investment in businesses and earning higher returns. Meanwhile, in both Ghana and Sri Lanka, it caused women running subsistence-level businesses to spend a larger part of their grants on household expenditures. Follow-up on these programs is currently underway, testing whether training can prompt subsistence-level firms to increase their returns on earnings.

In Tunisia, an evaluation of a pilot that promotes entrepreneurship as an alternative for unemployed university graduates has received much attention from the Government. The pilot offers a combination of grants and/or business coaching to the winners of a business thesis competition. Nearly two-thirds of participants were women, suggesting high female demand for development. The evaluation, which is currently underway, will measure enterprise creation as a result of professional “hand-holding.” Initial demand for the program
sparked sufficient Government interest for the pilot to be included in the policy matrix of Tunisia’s first Development Policy Loan (DPL) and a large scale-up for the academic year 2010/2011.

In Guatemala, Malawi, Morocco and Yemen, the impact of cash transfer programs is also being assessed. In addition, an evaluation of whether scholarships for girls protect against the impacts of economic crises, is underway in Cambodia.

In all these cases, results-oriented research serves to further women’s economic empowerment and sustainable development in the 21st century and beyond.

Selected Works from the Growing Evidence Base on Women’s Economic Empowerment


Fafchamps, S., D. McKenzie, S. Quinn, C. Woodruff. When is Capital Enough to Get Female Enterprises Growing? Evidence from a Randomized Experiment in Ghana. Forthcoming.


....results-oriented research serves to further women’s economic empowerment...
Task Team Leaders, or TTLs as they are often referred to in the World Bank, are the equivalent of the worker bees in the hive. TTLs design and monitor World Bank projects. When policy changes are introduced from on high, it is the TTLs who convert new ideas into realities on the ground.

One of the pioneering aspects of the Gender Action Plan has been its capacity to allow TTLs to “learn gender” by doing. Before their application for GAP funds, many TTLs had never incorporated gender into their work. Thanks to the GAP, the Bank now has a new core of gender advocates whose practical experience in this field can be carried forward into other projects.

In order to tap into this new-found knowledge and include TTLs in the broader debate on mainstreaming gender into Bank projects, the GAP team reached out to this important contingent. The conversations were recorded anonymously and yielded candid insights into the GAP mechanism and beyond...
How did your GAP money make a difference?

In our region budgets are very tight, and this extra money really helped. Normally our studies are not gender-disaggregated so this approach allowed us to address gender issues specifically.

Without the initial study we would not have been able to design gender-informed project activities. Likewise, other community programs would have been designed differently.

The money was useful, but a pain to access. We weren’t allowed to hire people without PhDs! Less red tape and less onerous reporting procedures should be considered.

We were able to build on the supervision resources of the larger project we were working on as well as to undertake complementary activities related to gender.

The funds helped leverage other project partners.

The money really made a difference this year, but what about next year? I’m worried about the transition. We mustn’t lose the focus on the economic sectors.

We would have liked more money, but we couldn’t come up with enough counterpart funding, which I think is a flawed requirement. When you are trying out something new, the barriers to entry should be low.

Finding resources for gender is always difficult. The funds were relatively easy to access and turnaround was quick.

The funding helped to leverage other sources of project funding and the team is now committed to further mainstreaming gender in the project.

Mandates to mainstream gender were not as effective as GAP incentive-funds—but should TTLs be bribed to gender-inform their projects?

It’s no secret that to get traction on this issue, you have to prove to TTLs that it is worth it. Incentive funding was a great way to start the ball rolling—to encourage TTLs to do something “unnatural” that eventually would become second nature.

Awareness of gender issues should be brought to the attention of the TTLs at the design stage of every project. They should be integrated throughout the project cycle so that TTLs don’t see this as an extra burden.

There is this notion that gender is only about woman’s empowerment, but it is more than that...it is also about how men and women interact.

I think TTLs need to get on board with mainstreaming gender because it is best practice and will improve project outcomes.

With experience grows conviction. Once you have done it once, you do it again.

What’s the biggest lesson you learned from undertaking this gender project?

Poverty is equally hard on men and women. But by using the gender entry point, you are likely to better understand the nature and causes of poverty.

The biggest lesson is to have a large enough budget for the dissemination and editing of reports in order to share positive experiences with others.

By looking at the difference between men and women, we were able to tell the full story about how the macro situation was affecting households.

In order to conduct a successful gender project in a post-conflict situation, you need a lot of technical assistance and patience.

You need four things to make gender work.

Demand:
1. Support from top leadership;
2. Accountability mechanisms.

Service-oriented TTLs:
3. Incremental resources to strategic sectors;
4. Technical support and advice.

The biggest lesson is to have a large enough budget for the dissemination and editing of reports in order to share positive experiences with others.
You need the right incentives: both punishment and praise.

**Mandates are not enough. They only work once an issue has matured and that is not the case with gender.**

I don’t consider my project a “gender” project, but an agriculture project that mainstreams gender within the activities. The social assessment should identify gender issues at the project preparation phase.

TTLs and Sector Managers will ultimately not prioritize gender unless it is mandatory.

**Do you believe that gender equality is smart economics?**

Absolutely! Although I think the issue of gender goes beyond that, and just looking at it from the standpoint of economics is too narrow. Gender equality is a human rights issue.
It’s important to analyze and publish results on the economic benefits that gender projects have contributed toward overall poverty reduction. Then everyone will see!

Economic empowerment often precedes social empowerment. It is easier to push gender in the social sectors, but we need it more in the productive sectors.

I can be very specific on this. Statistics show that gender equality in mining means:

- Less break-downs of machine operators and truck drivers and thus less operational interruptions, which directly translate into better turn-over;
- Female mine workers statistically spend more money on family health and education and less on consumption.

*Gender Equality as Smart Economics* was the perfect approach for the World Bank. Our comparative advantage is the economic approach that we take.

Gender equality needs to be accompanied by measures which directly support women, in order for them not to backfire. For example, gender equality became a burden to some women who were encouraged to serve on community councils in order to meet quotas. No additional assistance was provided to relieve them of some of their daily workload.

If you asked me 30 years ago what Africa needed most, I would have said roads. If you ask me today, I say we need to educate women and to create economically rewarding jobs for them.

How can we better integrate gender into operations?

People often roll their eyes when you talk about gender. They find it contrived and politically correct. Unfortunately, gender issues do not seem to be attributed the sense of urgency they deserve. This is the most important development issue of our time!

The gender agenda is not something that has developed organically within the institution. Rather, it was pushed from above. It will take time to build genuine support at the TTL level.

In order to go from discourse to action, operations need to show that mainstreaming gender can improve the economic and social impact of a project, rather than doing it because donor resources request it.

We have to be brave enough to bring this up with countries. In the case of developing countries, there is a need for more sensitization at all levels.

Resistance isn’t necessarily active. It’s just that the TTLs are busy and the client isn’t interested. But we, as an IFI, should be pushing this.

We are a patriarchal and hierarchical institution. That attracts people who have a certain world view and social concerns don’t sit so comfortably within the dialogue of the Bank. We don’t use rights-based language. But we do have an economic language.

I think people often don’t really understand what we mean by gender. They think of gender equality rather than gender equity—i.e., creating pro-forma opportunities for women, just for the sake of it, rather than really trying to create equitable and meaningful engagement with women.

People often think we’re talking about promoting women OVER men, or they just don’t see how things might have different impacts on men or women, so they think we’re needlessly making more work.
Gender and women’s empowerment are at the core of what we need to do in development. It is not just a women’s issue. Gender equality is smart economics.

—Robert B. Zoellick
President, The World Bank