

Second Country Gender Action Plan (C-GAP II) for Palestinian Territories (FY2018-2021)

Launched February 2018

“We as Palestinians need to do more work to promote the equality of women and men.”*

Majority of Palestinian women and men believe more needs to be done to achieve gender equality.

-- IMAGES STUDY, 2017 *(87% women and 75% of men agree to the statement.)

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1. Abbreviations & Acronyms

CGAP	Country Gender Action Plan
CMU	Country Management Unit
DFID	Department for International Development
ES	Enterprise Surveys
F&M	Finance & Markets
GEM	Global Entrepreneurship Monitor
GBV	Gender Based Violence
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH
IASC	Inter-Agency Steering Committee
IPV	Intimate Partner Violence
IFC	International Finance Corporation
ILO	International Labor Organization
IMAGES	International Men and Gender Equality Survey
LFP	Labor Force Participation
MNA	Middle East and North Africa
M&E	Monitoring and Evaluation
MSME	Micro, Small and Medium Enterprises
MoEHE	Ministry of Education and Higher Education
MoLG	Ministry of Local Government
MoSD	Ministry of Social Development
MoU	Memorandum of Understanding
MoWA	Ministry of Women Affairs
NPA	National Policy Agenda
PA	Palestinian Authorities
PCBS	Palestinian Central Bureau of Statistics
PDO	Project Development Objective
PT	Palestinian territories
RGAP	Regional Gender Action Plan
SIGI	Social Institutions and Gender Index
SME	Small and Medium Enterprises
SURR	Social, Urban, Rural and Resilience
T&C	Trade and Competitiveness
TA	Technical Assistance
TEI	Tertiary Education Institute
UNDP	United National Development Programme
UNRWA	United Nations Relief and Works Agency
UN Women	United Nations for Gender Equality
WBG	World Bank Group
WB&G	West Bank and Gaza
WDI	World Development Indicators
WVS	World Value Survey

2. Acknowledgements

This Second Country Gender Action Plan (C-GAP II) for Palestinian territories was prepared by Samira Hillis (Program Leader and Task Team Leader, MNCN04) and Samantha Constant (Senior Gender Specialist, GSP05). The team would like to thank Marina Wes (Country Director, MNCN04) for her strong support and Ranjana Mukherjee (Country Program Coordinator, MNCNA4) for her overall guidance during the process of developing the C-GAP II.

The team wishes to thank colleagues for their valuable insights and constructive comments during the C-GAP II preparation, including Mark Eugene Ahern (Program Leader, MNCN04), Bjorn Philipp (Program Leader, MNCN04), Ellen Hamilton (Lead Urban Specialist, GSU11), Lina Abdallah (Senior Urban Specialist, GSU11), Ali H. Abukumail (Senior Private Sector Specialist, GTC05), Roger Coma Cunill (Senior Energy Specialist, GEE05), Rei Odawara (Senior Economist, GMF05), Christianna Johnnides (Senior Urban Management Specialist, GSUGL), Abdalwahab Khatib (Financial Sector Specialist, GFM05), Noriko Oe (Urban Specialist, GSU11), Stefanie Ridenour (Financial Sector Specialist, GFM05), Rafeef Abdel Razek (Operations Officer, MNC04), Jack Randolph (Consultant, MNCA4), Dana Almubaied (Consultant, MNCGZ) in addition to Maha Muhammad Bali (Senior Program Assistant, MNCGZ) and Suha Rabah (Program Assistant, MNCGZ) for their administrative support during meetings with country counterparts. Special thanks to Youssef Habesch (Principal Country Officer, IFC-CMEWI) for his excellent guidance on private sector engagement and to Jonna Lundvall (Social Scientist, GPV04) for her operational feedback in light of the next MNA Regional Gender Action Plan (FY18-22).

The team also greatly benefited from discussions with and feedback from government clients and partners from the development and donor communities, especially Ms. Saeda Al Atrash (Director of Gender Unit, Ministry of Social Development), Ms. Shereen Abu Rub (Director of International Relations, Ministry of Women's Affairs), Ms. Hanan Maseeh (Head of Gender Unit, Ministry of Local Government), Ms. Rima Todros (Senior Program Advisor, Norwegian Representative Office), and Dr. Sabine Machl (National Representative of UN Women).

The C-GAP II is part of a Technical Assistance (TA) umbrella program financed by the Norwegian Government through the Norway West Bank and Gaza Support Trust Fund (NWBG-TF) to promote women's economic empowerment and gender equality in the Palestinian territories, and is linked to the Constraints to Female Employment (P160288) study funded under the same grant. The team would like to express their gratitude to the Norwegian Government for their generous and timely support.

3. Executive Summary

1. **The West Bank and Gaza (WB&G) Country Management Unit (CMU) has been long committed to ensuring gender-based differences and needs are effectively addressed in its operational and analytical portfolio.** This Country Gender Action Plan (C-GAP II) for Palestinian territories (FY 18-19) is the second in the CMU's series of country-level gender strategies to provide in depth analysis, a framework for action, and key performance measures by which it can monitor outcomes of the plan and assess success in moving toward gender equality. Specifically, the C-GAP II is a tool that is designed to inform the next Assistance Strategy for WB&G (FY18-19) and introduce new entry points that cut across programs and sectors, while building on existing local successes and experiences on gender.¹ Such a comprehensive approach to operationalizing gender is unique to the WB&G CMU, signaling a major commitment from the level of management to ensure that its approach is both practical and meaningful. Results are positive: 93 percent of active projects and 53 percent of active advisory services and analytics (ASAs) are gender informed.²

2. **Strengthening the role of women and promoting gender equality is at the forefront of Palestinian economic discourse and planning, realized through its international commitments as well as gender-specific reforms proposed in national policies.** At the international level, the National Palestinian Authority (NPA) has sanctioned a number of international treaties without reservation, including Convention on the Elimination of All Forms of Discrimination against Women and the Convention on the Rights of the Child.³ In 2016, the Palestinian Authority adopted a National Action Plan to implement the UN Security Resolution 1325, sending a strong signal of commitment to engage women at all levels in peace-building and security efforts.⁴ In 2008-2009, the Council of Ministries approved the establishment of Gender Units in the Ministries to promote gender mainstreaming across programs and policies.⁵

3. **Importantly, the Palestinian Authority's National Policy Agenda (2017-2022) sets an ambitious path for reducing poverty and promoting inclusive growth by triangulating national priorities of statehood, effective government and sustainable development through the lens of citizens.** Central to this vision is a call for action to mainstream gender in government reform processes (National Policy 9), boost job creation for excluded groups including women (National Policy 15), ensure equitable access to legal services (National Policy 17), and combat discrimination and violence against women and girls while promoting their engagement in all aspects of public life (National Policy 18).⁶ Additionally, the Ministry of Social Development's (MoSD) new Social Development Strategy 2017-2022 presents the government's 'substantial shift from protection to development' with a focus on building cohesion, strengthening resilience, and empowering individuals, especially women, youth, the disabled and vulnerable groups, for a life of dignity and equality.⁷

4. **Unique to the Palestinian context is the prominent role of the international donor community and vibrant civil society in advocating for reforms and delivering services.** Bolstering government agencies focus on gender equality is the vast network of United Nations agencies and donor community who provide extensive

¹ C-GAP II will also inform the CMU West Bank and Gaza Portfolio Review.

² A new gender monitoring system as of FY17 has been introduced requiring projects to include all three dimensions of analysis, action, and M&E to be included as 'gender tagged.' FY17 is designated as a transition period, therefore, lending projects are currently monitored by Gender CCSA as gender-informed and for gender-tagged potential. For the West Bank and Gaza CMU, monitoring of projects is based on C-GAP analysis and Gender CCSA does not monitor projects with Special Financing status. Monitoring of ASAs is based on C-GAP analysis.

³ UNHCHR and OHCHR online datasets (2014).

⁴ UN Women; MoWA Council of Ministers Resolution No. 8, Year 2012 on the Formation of Higher Committee to Implement Security Council 1325 Law.

⁵ MoWA, Council of Minister's Resolution No. 8, Year 2008 with Regard to Gender Units, Council of Minister's Resolution No. 08, Year 2009 for the Formation and Organization of Gender Units in Ministries.

⁶ Palestinian Authority National Policy Agenda (2017-2022), Ramallah.

⁷ MoSD Social Development Sector Strategy 2017-2022: The Road to Prosperity.

support (technical and financial) with the aim to bridge the gap between policies and programs. In addition, a combination of policy driven (or high level) women organizations and grassroots organizations have been effective in terms of raising attention to the need for reforms on discriminatory provisions and to delivering services with a focus on women and children.⁸ For example, in cooperation with UN Women and engagement of other international and local partners, the Ministry of Women's Affairs (MoWA) prepared the National Strategy to Combat Violence Against Women (NSCVAW) for 2011-2019 which outlines key policies that aim to protect women against violence and the necessary changes needed to occur at the legislative and community level in order for enactment and enforcement of protection measures.⁹

5. **Yet challenges persist especially in terms of participation of women in economic life, access to leadership opportunities and exposure to violence in the household.** Education attainment among women is not translating into effective labor market outcomes. Young women with tertiary degrees comprise the bulk of the female labor force and represent the largest share of the unemployed (total) -- at over 60 percent.¹⁰ To date, women hold only 12 percent of ministerial seats (meeting the minimum quota of 12%).¹¹ Rates of intimate partner violence (IPV) are also very high. Statistics point to high rates of intimate partner violence with stark regional disparity between the two Palestinian territories: 29.9 and 51.1 percent of women in West Bank and Gaza, respectively, have been exposed to some form of intimate partner violence between 2010-2011.¹² When women who have experienced violence are questioned (overall), only 30.2 percent reported to have sought refuge at a relative's house while only 0.7 percent reported to have sought assistance from women's organizations or services offered by the government.¹³

6. **Attitudes and beliefs among men around spousal behavior and movement, female employment and intimate partner violence (IPV) continues to restrict women's voice and agency, showing little difference in changes of attitudes across generations.**¹⁴ In a recent study about masculinity in the Palestinian territories, fifty six percent of men believe that they have the final say on whether their spouse can go out of the house. Large gaps in perceptions between women and men also exist: eighty percent of men believe that a woman's most important role is to take care of the home and cook for the family compared to 59 percent of women believe this to be the case. Men's attitude did not make a difference by age, only by education attainment and involvement of father in housework.¹⁵ Additionally, seventy five percent of men believe it is more important for a woman to marry than for her to have a career compared to 51 percent of women who believe the same thing.¹⁶ Despite these differences, over 90 percent of women and men describe their relationships as "good" or "very good" and report to confide in their spouse within the last week. On GBV related issues, sixty-three percent of men believe that women ought to stay silent to keep their family together which is close to PCBS statistics indicating sixty-five percent of women who have experienced at least one form of violence prefer to stay silent.¹⁷

⁸ UNDP, 2012.

⁹ The national strategy (NSCVAW) was endorsed by Council of Ministers Resolution No. 01/79/13, Year 2011. It defines violence against women as "All forms of physical, mental, sexual and verbal violence and social and economic deprivation; threats of such acts; coercion and other deprivations of liberty that are directed against a woman because she is a woman, whether directly or indirectly, inflicting physical, psychological, sexual, mental, social or economic harm or suffering, and whether occurring in public or in private life."

¹⁰ PCBS, 2015. World Bank, 2017 (Preliminary findings of a World Bank Technical Assistance study entitled Women's Employment Constraints)

¹¹ UN Women 2013, UNDP 2013

¹² Palestinian Central Bureau of Statistics (PCBS), 2012. Different forms of intimate partner violence surveyed include economic, social, psychological, sexual and physical. In this case, the intimate partner referred to by the survey is 'husband.'

¹³ Ibid.

¹⁴ UN Women-PROMUNDO-US, 2017.

¹⁵ Based on Global Entrepreneurship Monitor (GEM) scale of 0-3, where 0 is the most inequitable response and 3 is most equitable.

¹⁶ The results are similar to 2017 ILO-Gallup study on Voices of Women and Men stating that 74 percent of men accept women in their family to work outside of the household compared to women's attitudes about women in their family working outside of the home.

¹⁷ PCBS, 2012.

7. **Increasing women’s employment rates and engaging them in peace processes can boost the Palestinian economy and contribute to more lasting security efforts.** Studies show that by raising female employment rates to country-specific male levels by 2020 can boost national GDP in the Middle East and North Africa Region (MNA).¹⁸ Further, involving women as negotiators, mediators, signatories, and/or witnesses in peace processes can lead to a 20% increase in the probability of a peace deal lasting at least two years.¹⁹ As it stands, women’s representation in top political leadership averages at only 16.25% and women hold 8% of the Palestinian National Council seats hence there is room for improvement, not only at national levels but also at the local community level which is already taking place through infrastructure and municipal-level projects.²⁰

8. **The World Bank Group brings global knowledge and practical experience in operationalizing gender in regions and sectors.** Gender Innovation Labs in Africa, Latin America and South Asia to address underlying causes of gender inequality by building on the Bank’s experience in impact evaluation work has resulted in testing a range of policy interventions — from land titling to programs aimed at employability — and ultimately influenced national policy dialogue, shaped national strategies and informed the content of World Bank project designs.²¹ The International Finance Corporation (IFC) has also prioritized gender in its advisory and investment services, effectively contributing to increased women’s employment: between FY08 and FY10 the IFC committed US \$750 million through microfinance institutions and an additional US 35million through commercial banks, specifically targeting women. In 2016, a training of 40 Palestinian women entrepreneurs through the IFC-Bank of Palestine *Felisteneya* mini MBA Program generated 150 new jobs of which 77 percent were female.²²

9. **Despite significant efforts carried out by the World Bank Group, little is known and shared about how women are benefiting from development gains at the country level.** Improvements in human development outcomes are testament to the importance of continued investments in critical sectors however inequalities across the board continue to persist. There is a need for more in-depth diagnostics on underlying causes and testing measurable solutions to close gender gaps where they exist – not just in terms of data collection but also utilization and sharing. There is also a need to capture results that go beyond the standard ‘beneficiaries met’ and showcase how women are benefiting in ways that can contribute to poverty reduction, improved livelihoods, and upward social and economic mobility. For West Bank and Gaza projects, many times monitoring of outcomes are carried out by external consultants pointing to concerns surrounding sustainability of activities post project lifecycle. In certain instances, where projects are funded by multiple sources, the Bank relies on monitoring and assessment of gender-specific results through the donor given other pending priorities. Standard sex-disaggregated indicators for measuring progress in gender outcomes still dictate the results matrices of most projects however this is gradually changing. A portfolio review of active and pipeline projects, as well as ASAs shows that projects – especially more recently approved ones – are incorporating indicators that are more nuanced and gender-responsive.

10. **The new phase of the Country Gender Action Plan is organized around three thematic objectives to address persistent gaps identified as key roadblocks to meeting gender equality targets in country and one institutional objective to strengthen the CMU’s design and administration of more effective gender integration:**
i) Improving economic opportunities and leveling the economic playing field for women and men; ii) Strengthening voice and agency to support women’s decision-making capacities in private and public life; iii) Understanding the

¹⁸ Goldman-Sachs 2007, Booz and Co, 2012. Increase is 56% in Egypt and 19% in the UAE.

¹⁹ UN Women, 2015.

²⁰ Un Women, 2013.

²¹ World Bank, 2015.

²² IFC-Bank of Palestine, 2016.

differentiated impact of mobility constraints to enhance human development outcomes and ease equitable access to basic services, and iv) Strengthening gender responsiveness in how West Bank & Gaza CMU does business.

11. C-GAP II objectives can be achieved through the following activities under two proposed areas of action:

Focus on country-level priorities and innovative pathways for stronger gender integration (across sectors):

- Engage more closely with the Gender Units at the Ministries and local government agencies to mainstream gender early on in project design and to provide technical support to government staff on monitoring and accountability measures as it pertains to meeting pre-identified gender equality objectives.
- Address growing gender gaps in endowments, such as school dropouts, and access to maternal and reproductive health care, particularly in areas of high conflict (i.e. Gaza, Hebron, Jerusalem).
- Encourage training in innovation linked to sectors that demonstrate growth potential and focus on quality of jobs with opportunities for professional advancement.
- Introduce empowerment through SP&L Delivery Systems particularly among vulnerable population groups, including survivors of violence.
- Leverage experiences from other countries to look at civil sector reform and promote gender balance in public sector jobs across different sectors (i.e. water, energy).
- Address mobility challenges through cross-sector collaboration between the sustainable development network and human development or governance.
- Contribute to the development of measurable tools that can quantify how social norms impact women's access in public and private life.
- Promote the demand for and culture of social entrepreneurship with a focus on female innovators and initiatives that target women, building on results from the Finance for Jobs (P151089) investment model and IFC work with the private sector.

Investments in data driven diagnostics, scaling up and knowledge management

- Build on data generated through existing survey work to deepen understanding of where gaps persist across the different sectors and how women and men are benefiting from Bank projects.
- Search for common ground across Global Practices and countries to diversity CMU opportunities to obtain funding.
- Elevate the work on gender through stronger KM sharing across GPS and regions, at the regional level.
- Lobby for a more systematic institutional monitoring of gender in WB&G projects similar to other countries in MNA.

4. Introduction

12. **This Country Gender Action Plan for Palestinian Territories presents an overview of the progress made to date by the World Bank Country Management Office (CN04)** in mainstreaming gender across country operational portfolio and analytical products, outlines key steps for moving the agenda forward during the next FY18 – 20, and identifies key performance measures through which it can monitor outcomes of the plan and assess its success in moving toward gender equality. Specifically, the plan intends to inform the next Assistance Strategy for WB&G, the forthcoming Portfolio Review and to introduce new entry points that cut across programs and sectors, while building on existing local successes and experiences on gender.

13. **Strengthening the role of women and promoting gender equality is at the forefront of Palestinian economic discourse and planning, realized through its international commitments as well as gender-specific reforms proposed in national policies.** At the international level, the National Palestinian Authority (NPA) has sanctioned a number of international treaties without reservation, including Convention on the Elimination of All Forms of Discrimination against Women and the Convention on the Rights of the Child.²³ In 2016, the Palestinian Authority adopted a National Action Plan to implement the UN Security Resolution 1325, sending a strong signal of commitment to engage women at all levels in peace-building and security efforts.²⁴ In 2008-2009, the Council of Ministries approved the establishment of Gender Units in the Ministries to promote gender mainstreaming across programs and policies.²⁵

14. **Importantly, the Palestinian Authority’s National Policy Agenda (2017-2022) sets an ambitious path for reducing poverty and promoting inclusive growth by triangulating national priorities of statehood, effective government and sustainable development through the lens of citizens.** Central to this vision is a call for action to mainstream gender in government reform processes (National Policy 9), boost job creation for excluded groups including women (National Policy 15), ensure equitable access to legal services (National Policy 17), and combat discrimination and violence against women and girls while promoting their engagement in all aspects of public life (National Policy 18).²⁶ Additionally, the MoSD new Social Development Strategy 2017-2022 presents the government’s ‘substantial shift from protection to development’ with a focus on building cohesion, strengthening resilience, and empowering individuals, especially women, youth, the disabled and vulnerable groups, for a life of dignity and equality.²⁷

15. **Through its operational arm and advisory services, the World Bank Country Office in WBG plays an active role in supporting government efforts in realizing its national policy vision and objectives on gender.** A portfolio review of WB projects and advisory services and analytics (ASAs) indicates that 93 percent of active projects are gender informed in at least one dimension and 53 percent of active ASAs are gender informed – an increase from 46 percent of ASAs completed in FY14-16 and higher than the regional average during that same

²³ UNHCHR and OHCHR online datasets (2014).

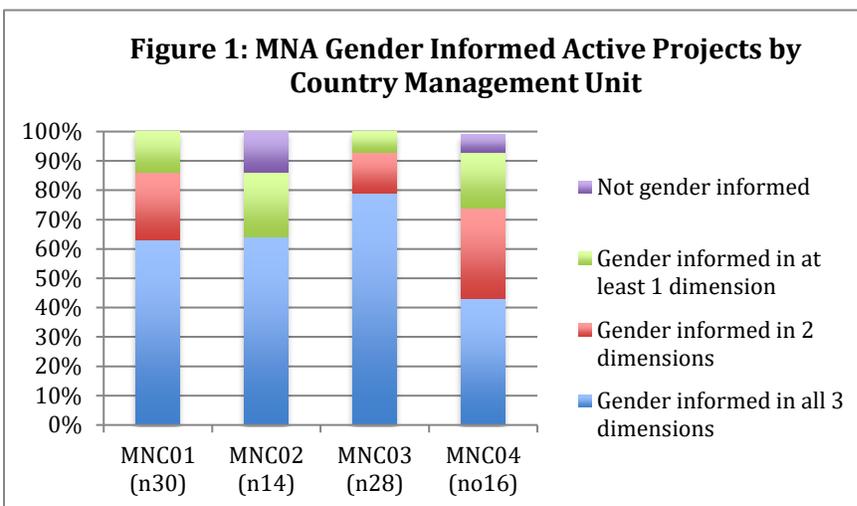
²⁴ UN Women, 2016; MoWA Council of Ministers Resolution No. 8, Year 2012 on the Formation of Higher Committee to Implement Security Council 1325 Law.

²⁵ MoWA Council of Minister’s Resolution No. 8, Year 2008 with Regard to Gender Units, Council of Minister’s Resolution No. 08, Year 2009 for the Formation and Organization of Gender Units in Ministries.

²⁶ Palestinian Authority National Policy Agenda (2017-2022), 2016.

²⁷ MoSD, 2016.

period.²⁸ Figure 1 shows the extent to which active projects integrate gender in comparative perspective.²⁹ Only one project in the portfolio was not gender informed, which is an important achievement. At the same time 47% of active projects did not include gender interventions, despite many of them having analysis or gender-sensitive indicators. This may partly explain the reason the share of projects informed with all three dimensions may not be as high as the share of fully gender informed projects in the three other CMUs assessed. Nonetheless, it is important to note that the actual share of gender informed projects and TAs/ESWs is higher than targets set in the first CGAP for WB&G (2015-2017). Most importantly, this C-GAP



Source: Gender CCSA Monitoring Data, FY15/FY16; (MNC01-MNC03); MNC04 is C-GAPII Analysis

II will show that projects have i) generated new jobs for women and men (i.e. Abraham Path Initiative – P147325), ii) strengthened women’s voice and decision-making opportunities through policy reform and community engagement (e.g. Municipal Development Project – P127163), and iii) improved in how the CMU tracks and monitors progress and beneficiary outcomes (e.g. Education to Work Transition – P129861).

16. **Yet challenges persist especially in terms of participation of women in economic life, access to leadership opportunities and exposure to violence in the household.** Education attainment among women is not translating into effective labor market outcomes. Young women with tertiary degrees comprise the bulk of the female labor force and represent the largest share of the unemployed (total) -- at over 60 percent.³⁰ To date, women hold only 12 percent of ministerial seats (meeting the minimum quota of 12%).³¹ Rates of intimate partner violence (IPV) are also very high. Statistics point to high rates of intimate partner violence with stark regional disparity between the two Palestinian territories: 29.9 and 51.1 percent of women in West Bank and Gaza, respectively, have been exposed to some form of intimate partner violence between 2010-2011.³² When women who have experienced violence are questioned (overall), only 30.2 percent reported to have sought refuge at a relative’s house while only 0.7 percent reported to have sought assistance from women’s organizations or services offered by the government.³³

17. **The new institution-wide WBG Gender Strategy shifts the discourse on gender mainstreaming from a broad-based to a strategic approach.** A strategic approach to mainstreaming goes beyond programs and policies applying the gender lens as a box ticking exercise and, rather, focuses on the outcomes and impacts through practical solutions that work on the ground. As part of this process, there is a need to build evidence and develop

²⁸ This does not include IFC.

²⁹ MNC01: Algeria, Libya, Malta, Morocco, Tunisia, MNC02: Jordan, Lebanon, Iraq, Iran, MNC03: Djibouti, Egypt, Sudan, Yemen, MNC04: West Bank and Gaza (WB&G). Note: The CGAP team carried out the assessment of the WB&G CMU portfolio whereas results from other CMUs were carried out by the Gender CCSA.

³⁰ PCBS, 2015. World Bank, 2017 (Preliminary findings of a World Bank Technical Assistance study entitled Women’s Employment Constraints)

³¹ UN Women 2013, UNDP 2013

³² PCBS, 2012. Different forms of intimate partner violence surveyed include economic, social, psychological, sexual and physical. In this case, the intimate partner referred to by the survey is ‘husband.’

³³ Ibid.

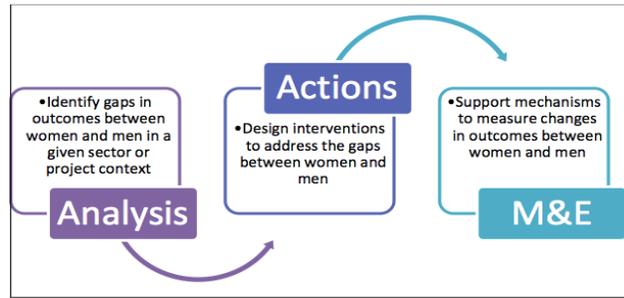
a better understanding of what works and what does not, to learn from global lessons and draw from good practices keeping in mind the local context and the WBG’s comparative advantages in each setting.

18. **In this context, the World Bank Group is committed to improving the way gender equality is achieved and measured in policy and programmatic efforts.** In FY11, the World Bank introduced a monitoring system to help projects track progress in gender mainstreaming and incentivize inclusion of key indicators and considerations during the design phase. Gender mainstreaming is a corporate requirement for operations to bring better attention

to the different needs and experiences of women and men, and for developing appropriate measures that mitigate risks and evaluate outcomes (Annex 1). Projects would be considered gender informed if they included at least of the following three dimensions: analysis, actions, and M&E. This was intended to help in corporate reporting but did not give the full picture: little background was usually provided on specific gaps and what could be done about closing them. In addition, while projects might have provided gender analysis many did not include specific activities that responded to issues raised, if any, during the analysis or include indicators that helped measure progress made if gender interventions were proposed. In the beginning of FY17 (July 2016) the gender CCSA transitioned the monitoring system to focus on tracking how projects identified gaps, proposed interventions to address these gaps and indicators to help measure closing of the these gaps. Projects will no longer be tracked as being gender informed in one or more of the dimensions but rather tagged only if all three (analysis, action and M&E) are included in the project appraisal document.³⁴ Even though this new monitoring system more effectively responds to calls from within and outside of the WBG for better reporting on results, there are concerns that knowledge might be lost if projects are only considered gender sensitive/informed if only all three dimensions are included. Concerted effort needs to be made to support TTLs in ensuring their projects are gender responsive (in terms of quality and relativity) and to promote knowledge sharing of good practices across Global Practices (GPs) and regions.

19. **The new phase of the Country Gender Action Plan is organized around four pivotal areas** – three thematic and one institutional -- that cut across sectors and align with institutional Bank priorities outlined by the *Regional Gender Action Plan (FY18-23) for MNA* and the *World Bank Group Gender Strategy: Gender Equality, Poverty Reduction, and Inclusive Growth (2016-2023)*. As argued in the RGAP, economic empowerment and the differentiated impacts of conflict, with voice and agency a cross cutting issue, are central to enhancing economic and social inclusion for peace and stability in MNA. Similarly, the institution-wide gender strategy points to jobs and assets as key levers of change for women and major drivers of economic growth and poverty reduction. Achieving results also entails closing gender gap in health and education, and enhancing women’s ability to be heard and make choices about their own lives.³⁵

Figure 1: Results Chain for Addressing Gender Inequality in World Bank Projects



Source: World Bank, 2016. New Gender Tag Guidance Note for TTLs (Gender CCSA)

³⁴ The gender tag is a tool for corporate reporting. Projects that will be gender tagged are either IDA/IBRD and have a PE code. This includes Investment Project Financing (IPF), Program-for-Results (PforR) and Development Policy Financing (DPF). The gender tag will not apply to Advisory Services and Analytics (ASA), Reimbursable Advisory Services (RAS), or Knowledge Products (KP).

³⁵ World Bank, 2015. World Bank Group Gender Strategy (F16-23): Gender Equality, Poverty Reduction, and Inclusive Growth.

20. The three thematic areas address persistent gaps that have been identified as key roadblocks to meeting gender equality targets in country and the fourth area focuses on institutional improvements required to support the design and administration of more effective gender integration are:

- **Thematic Focus Area 1:** *Improving economic opportunities and leveling the economic playing field for women and men.*
- **Thematic Focus Area 2:** *Strengthening voice and agency to supporting women’s decision-making capacities in private and public life.*
- **Thematic Focus Area 3:** *Understanding the differentiated impact of mobility constraints to enhance human development outcomes.*
- **Institutional Focus Area 4:** *Strengthening gender responsiveness in how West Bank & Gaza CMU does business.*

5. Objective of C-GAP II (PDO)

21. The overarching objective of the C-GAP II is to lay an institutional framework for action on strengthening gender across the Palestinian operational portfolio and analytical products. Specifically, the plan intends to inform the next Assistance Strategy (FY18-19) and introduce new entry points that cut across programs and sectors, while building on existing successes and experiences on gender.

22. Results matrix includes a full list of proposed measures for institutional and operational targets. The below is a summary of core indicators and key intermediate indicators.

5.1 Core Indicators (institutional)

- Gender integrated in Assistance Strategy (Highly Satisfactory)
- Projects that are gender-tagged by FY19 (55%)³⁶
- Projects with a component that attempts to close gender gaps in one or more of the C-GAP II priority areas (economic opportunities, voice and agency, mobility) (55%)

5.2 Key Intermediate Indicators (institutional and thematic)

- Share (%) of professional staff participating in Gender clinics on new gender tag (delivered by Gender CCSA); share (%) of CO staff participating in Gender & Development Training (delivered by WB Open Learning Campus)
- Participating TEIs Graduate Unemployment Rate (%) by gender
- Number of women led SME businesses trained, and number of new staff as a result of training hired by gender (%)
- Beneficiaries who feel project investments reflected their needs, by gender³⁷
- No. of households receiving counseling services who are aware of women and family protection services (%)
- Share of women facing problems when using public transportation in project service areas (%)
- Commuting time to reach work, by gender

³⁶ The CCSA has set targets for gender tagged at 55% by 2020. For this fiscal year, CCSA is reporting on both gender tagged and gender informed projects, based on the earlier methodology of reporting. Projects are assessed strictly on how they aim to close gender gaps in the PADs. There will be some flexibility in what is being considered gender tagged. CCSA is expecting that this target is achievable.

³⁷ Since this indicator can be applied for any project, it would be an aggregate of results from any project using this indicator to measure progress.

6. Methodology

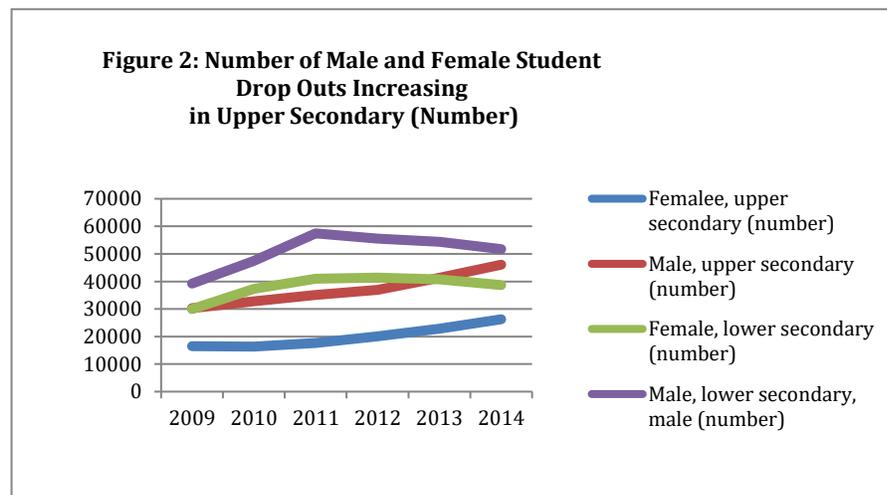
23. The C-GAP II process entailed consultations with various Bank teams as well as multiple stakeholders from government agencies, donor community, development partners, the private sector and civil society and, as such, received valuable feedback with regard to the direction of C-GAP priorities as well as in terms of how best to build on local efforts. Specifically, collaboration included:

- **West Bank and Gaza CMU, Task Teams across Networks/Global Practices and the International Finance Corporation (IFC):** The C-GAP II team embarked on a process to ensure that the gender assessment for informing the next Assistance Strategy for West Bank and Gaza (FY18-21) happens in a collaborative and action-oriented way, responding to the needs of the different networks/sectors. The C-GAP II is an optional tool; it provides a context specific framework that can help country teams deepen their local understanding of gender and develop measurable targets in their projects and programs. West Bank and Gaza is the only CMU in MNA who has deployed a detailed C-GAP in MNA. Meetings with tasks teams aimed to understand challenges in integrating gender, emerging issues related to the sector, innovations and best practices that can be shared within and beyond borders. Consultations with the International Finance Corporation (IFC) were also held to explore ways to engage the private sector.
- **Regional Gender Action Plan (FY18-23) Task Team led by Regional Vice President and MNA Chief Economist Offices:** The task team also coordinated closely with the RGAP team developing the regional plan for gender action and ensuring that findings are informing good practices and lessons learned highlighted at the regional level. The C-GAP's three priorities fall under the regional focus areas of economic empowerment and gender and conflict. The GBV initiative operationalized under the RGAP and through the SPEP is an example of how projects can integrate GBV and the process it requires to make sure such mainstreaming can be effective.
- **Government Agencies:** Consultations with local counterparts from the Ministry of Education and Higher Education (MoEHE), Ministry of Local Government (MoLG), and Ministry of Social Development (MoSD), Ministry of Women's Affairs (MoWA) were carried to out identify local efforts attempting to close gender gaps and build on successes, ensuring these are aligned with the next Assistance Strategy.
- **International Community:** Meetings with European donors, including the Danish Representative Office, Representative Office of Japan, Department for International Development (DFID), Sweden Representative Office, Norwegian Representative Office, Netherlands Representative Office, Italian Cooperation in the Palestinian territories took place in addition to meetings with UN Women and the vast network of UN agencies (United Nations Development Programme (UNDP), United Nations Population Fund (UNFPA) United Nations United Nations Relief and Works Agency (UNRWA), and United Nations International Children's Emergency Fund (UNICEF) for the purpose of developing the overall C-GAP II as well as follow up conversations on specific areas around social protection and GBV. The overall objective of these meetings was to hear about ongoing efforts by the international community and assess our comparative advantage as well as ways to collaborate with partners for better impact.
- **Civil Society:** A meeting with the NGO Development Center was also held to gain insights on the role of the civil sector in contributing to women's economic empowerment and gender equality in the Palestinian territories. Targeted discussions with select NGOs were followed up with the specific aim to learn more about the role of civic organizations in women and child protection services.

24. **Desk research was also carried out.** A Portfolio Review of Operations (active and pipeline) and Analytical products, related documents, implementation status reports, implementation completion reports) was also carried out.

6. Gender Equality in the Palestinian territories: Gaps and Lessons Learned

25. **Increases in human development outcomes have not generated significant improvements in closing gender gaps.** In 2015, the Palestinian territories was ranked 114 out of 188 countries in the Human Development Index (HDI) with an HDI value of 0.684, placing it in the category of medium human development. While slightly lower than the regional average for Arab states (0.687), there have been improvements in life expectancy, expected years of schooling, and Gross National Income (GNI) per capita. Overall improvements show an increase of 4.4 percent over a period of a decade. These trends, however, do not account for gender inequalities in HDI achievements measured as the Gender Development Index (GDI). For the GDI measure, the Palestinian territories are categorized as having low gender-based equality with stark disparity in GNI (in favor of men) compared to high levels of education attainment (in favor of women).



Source: World Development Indicators (WDI), 2015.

26. **Spending on education has increased in real terms over the last decade yet investments are not translating to quality jobs on the ground and new education challenges are emerging particularly in high conflict areas.** In 2012, education accounted for 15.7% of the public expenditure, compared to 13.1% in 2005.³⁸ In addition, the education sector accounted for 4.9% of GDP in 2012, on par with other lower middle-income countries and other countries in the region. While the World Bank in partnership with the MoEHE have made great strides in improving the quality of education through projects such as the **Teachers Education Improvement Project (P152914)** which focuses on the competencies and skills of teachers thereby also impacting learning environment there are now concerns around increasing school drop outs among boys and girls in upper secondary schools. Figure 2 shows that the number of students dropping out in upper secondary has been increasing for both boys and girls, with boys at a greater disadvantage in upper and lower secondary schools. Monitoring results from the MoEHE shows that dropouts among female students almost doubled in one year between 2014 and 2015 (from 0.6 percent to 1.1 percent, respectively).³⁹

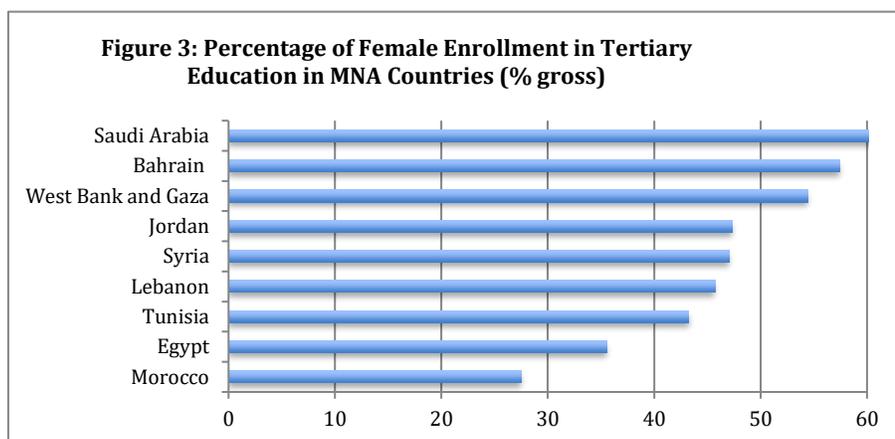
27. **Palestinian women are among the most educated in the region with female students representing over 60 percent of the university student body.**⁴⁰ Figure 3 shows that the Palestinian territories rank among the highest in the region when it comes to female enrollment in tertiary education. In fact, female students continue

³⁸ Data drawn from Education to Work Transition materials.

³⁹ MoEHE, 2016.

⁴⁰ WDI, 2016; MoEHE, 2016.

to outpace their male counterparts in tertiary matriculation. For example, for the school period 2015-2016, the number of newly enrolled students was 56,969 of which 58 percent were women which is close to the share of females among all registered students at 61 percent. The continued positive trend among Palestinian women at tertiary institutions is not unlike global trends in favor of women when it comes to university enrollment.⁴¹ However, while past investments in education and training mean that female entrants to the labor force will be increasingly more educated, mismatches remain in the supply of skills relative to their demand in part due to choices around areas of study and preferences in careers.



Source: World Development Indicators (WDI). All dates are 2015 except for Lebanon, 2014.

28. **Despite high levels of achievement in education, there is a disconnect between what women are studying and the types of jobs available in the market.** A closer look at MoEHE enrollment of new students for the calendar year 2015/2016 in universities and tertiary institutes across the Palestinian territories shows that the majority of female students are clustered in teacher training, humanities and behavioral sciences, as well as health. For example, over 80 percent of new students enroll in the education field including teaching training and methods, guidance counseling and education sciences compared to other fields such as in engineering and computing trades.⁴² This is not uncommon in many parts of the region where women study certain subjects reflecting traditional gender norms and expectations for obtaining public sector jobs, which tend to be more female friendly.⁴³ The challenge is graduates from these areas of study represent the highest unemployment rates teacher training and education sciences, (78.1 percent) humanities (76.1 percent) and social and behavioral sciences (72.3 percent). They also hold the longest periods of unemployment lasting over a year rather than only months. Furthermore, jobs in these fields are not growing and opportunities to enter productive employment become limited.

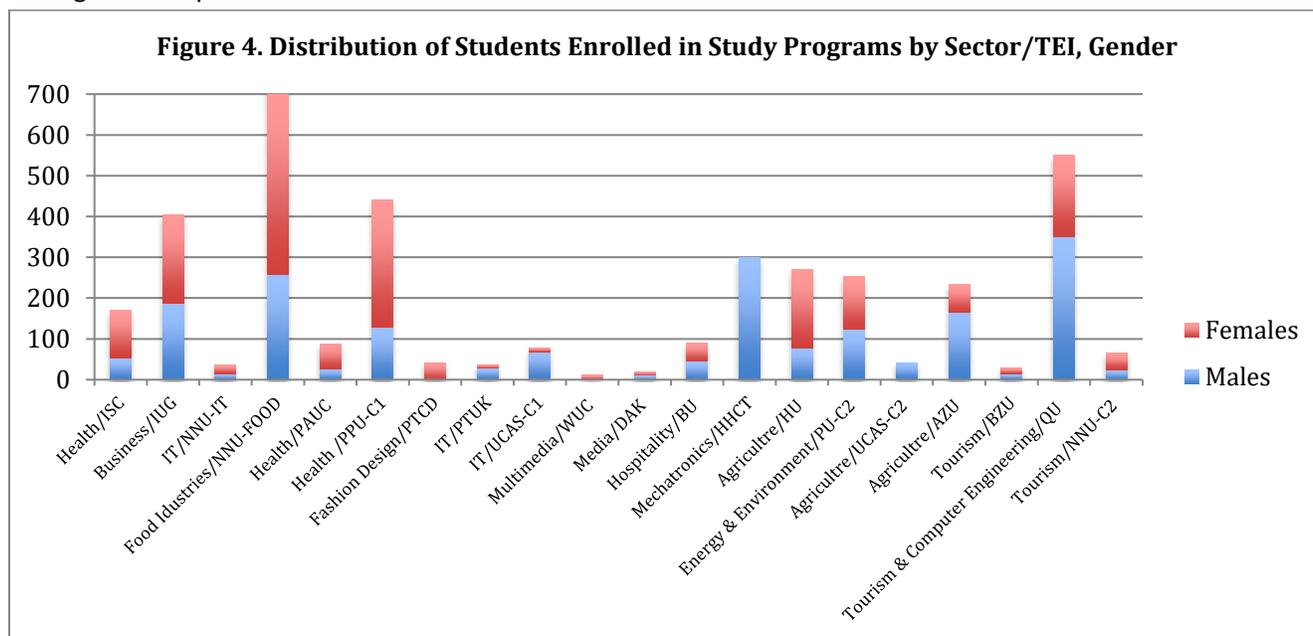
29. **Ongoing efforts to encourage female graduates in more innovative STEM (science, technology, engineering, and mathematics) fields are underway with new partnership programs between tertiary institutes and the private sector,** such as the one financed by the **Education to Work (P129861) project**. For example, while still outnumbered by males (Figure 4), the Jerusalem Tourism Augmentation study program in al Quds University caters to computer engineering students and aims at developing the tourism sector by utilizing

⁴¹ MoEHE, 2016; WDI, 2016.

⁴² MoEHE, 2016.

⁴³ World Bank, 2013.

latest technologies, such as animation, augmented reality, and mobile applications. There is emphasis to get female students interested in the field and not just for teaching or theory but pushing the envelope on STEM and linking to more productive sectors.



Source: Ministry of Education and Higher Education (MoEHE), Education to Work Transition Project Implementing Unit, 2017 (Beneficiaries as of June 2016)

6.1 Focus Area 1: Increasing women’s economic opportunities

30. **More Palestinian women are entering the labor force today than over a decade ago, from 13.5 percent in 2005 to 19.1 percent in 2015 yet rates remain low compared to the MNA’s regional average of 23.5 percent and 50.3 percent in the rest of the world.**⁴⁴ Furthermore, while LFP rates are increasing, female unemployment has also risen from 22.2 in 2005 to 39.2 percent in 2015 with notable disparity between West Bank and Gaza.⁴⁵ While unemployment is also a challenge for men, rates show a downward trend from 23.8 to 22.5 percent during the same ten-year period. According to findings from the West Bank and Gaza TA on **Identifying and Addressing Opportunities and Constraints for Skilled Female Employment (P160288)**, women with post-secondary degrees comprise the bulk of the female labor force at 63 percent and represent the largest share of the unemployed at 48.4 percent compared to the 21.1 percent of women with secondary or less.⁴⁶ In fact, the more educated women are, the more likely they will join the labor force and be unemployed which is in sharp contrast with the profile of men in the labor force who enter sooner, hold lower degrees (preparatory, elementary or secondary), and are less likely to be unemployed if they hold higher degrees (see figures 5 and 6). Overall, youth between the ages of 15-24 with post-secondary degrees represent the highest share of unemployed with young women carrying the heaviest burden at 70.9 percent of their respective share compared to 48.9 of male youth.⁴⁷

⁴⁴ World Bank, 2017.

⁴⁵ Ibid. Overall, female unemployment is significantly higher in Gaza (59.6 percent) compared to West Bank (26.6 percent).

⁴⁶ Ibid.

⁴⁷ Ibid.

Figure 5: Female Unemployment Rates by Level of Education Attainment

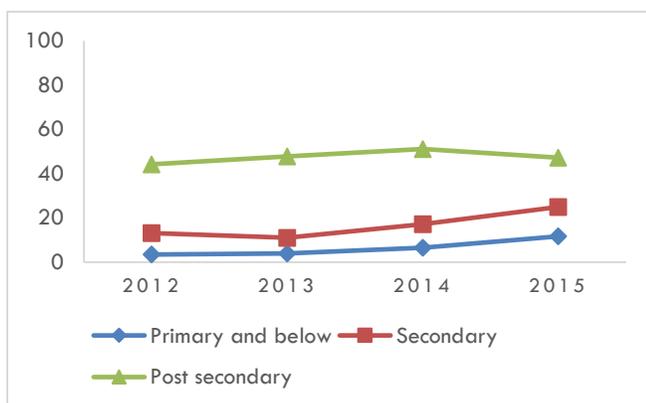
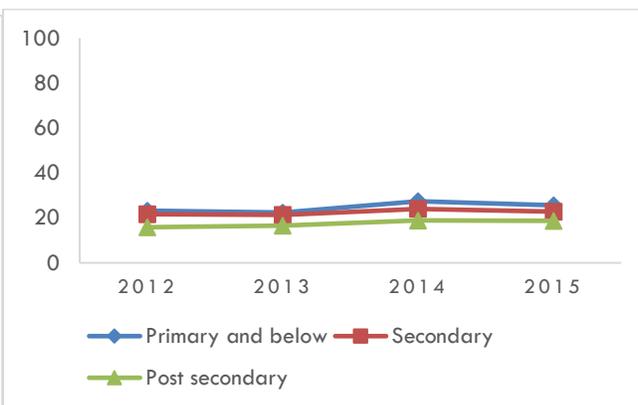


Figure 6: Male Unemployment Rates by Level of Education Attainment



Source: World Ban, 2017; PCBS LFS 2012-2015

31. **Young female graduates take much longer to find employment signaling a more challenging school-to-work transition compared to male counterparts.** For example, approximately 50 percent of men with post-secondary degrees seeking employment find work in three months or less compared to only 22.4 percent of women at the same education level.⁴⁸ Almost one third of unemployed women take as long as two to three years, resulting in lost capital and potentially slowing opportunities for their professional advancement. Once they become employed, skilled women -- like men -- are more likely to secure wage employment with the majority competing directly with their male counterparts for a limited supply of professional and technical jobs in the same sectors (public sector followed by formal private employment) and in similar fields (education, public administration, health and social work activities).⁴⁹ While an equal share of women and men apply for work in the public sector (47 and 44 percent, respectively), only 34 percent of jobs in the public sector and 36 percent of jobs in the formal private sector are held by women (compared to 66 and 64 percent held by men, respectively) implying a large gender imbalance for wage employment in either the public or private sector. Furthermore, while informality is an overall challenge for both men and women with three out of five Palestinians holding an informal job in 2014, women are particularly effected as they are five times more likely than men to be working in unpaid activities.⁵⁰

32. **A variety of factors – macro and micro – combined with restrictive social norms contribute to high levels of unemployment and vulnerable employment among women.** As noted above, women are competing directly with male cohorts in similar economic activities with strong preferences for jobs in the public sector where jobs tend to be more flexible and secure, have better benefits, and are more social acceptable. However, the challenge for securing public sector work is two-fold: not only are positions limited resulting in long wait times, fewer women hold positions signaling higher competition for women than men to land public sector jobs. Furthermore the economic activities where women have been traditionally employed have stagnated while productive sectors that have the potential to absorb high skilled workers are not growing at a sufficient pace.⁵¹ From the micro perspective, discrimination in wages can bias labor demand against skilled female employment and private sector jobs tend to favor hiring men for fear of having to provide maternity benefits and lost productivity due in the workplace due to

⁴⁸ World Bank, 2017.

⁴⁹ Ibid.

⁵⁰ World Bank, 2017; OECD Human Development Report, 2015.

⁵¹ World Bank, 2017.

household responsibilities at home.⁵² Exasperating these concerns and limited job growth are concerns around scarcity of jobs due to border closures: for example, in the six wave of the World Values Survey 2010-2014, over 65 percent of respondents felt that when jobs are scarce men should have the priority.⁵³ This kind of sentiment is high among both Palestinian women and men but much higher among men. Around 55 percent of women and 80 percent of men agreed with the statement “When jobs are scarce, men should have more right to a job than women.”⁵⁴ Furthermore, in addition to the same normative constraints and societal preferences faced by other women in the region on working outside the home, wide-ranging restrictions on mobility and concerns of safety have made it even more difficult for Palestinian women to work and participate in daily life.⁵⁵

Box. 1: IFC Banking on Palestinian Women, Banking on the Future

Madeline Mohamed Mahmoud, a 22-year-old from Gaza, When her father fell ill and could not continue his fishing business, Mahmoud found herself talking over to support the family. As a result of the six-month program, Mahmoud was able to expand her business – with a loan of \$15,000, she bought a boat and hired four new employees.



The mini MNA program is part of a larger **Banking on Women** program signed by the Bank of Palestine and the IFC to scale up loans to smaller women owned firms. Women own approximately 62,000 micro-, small, and medium enterprises – approximately a quarter of all enterprises – in the Palestinian territories. However, more than 60 percent of those lack or have limited access to finance. IFC estimates that each of these businesses would need an average of \$42,000 in financing, representing a potential credit need of \$147 million across the Palestinian market. Beyond reaching an underserved market, the Bank of Palestine is working toward also changing the culture of banking in branches across the Palestinian territories. For example, bank staff are expected to participate in gender-sensitive training to ensure they provide resources to both female and male customers equally; the Bank has appointed a female representative on the board of directors to send a strong signal on inclusion while overall adjusting their recruitment practices to be more inclusive; and are working around policies around women being able to open an account for their children (typically only allowed through male guardian consent).

Source: IFC Annual Report 2016, Experience Matters; IFC Press Release, April 6, 2016; C-GAP II Mission Findings, January 2016.

33. Efforts are underway to support women in private employment and to promote greater investments in female entrepreneurship and enterprise development however despite successes there are challenges in terms of scale. For example, 87 percent of enterprises in the PT are small, comprising of only 5-20 workers followed by 12 percent are medium comprising of 5-20 workers.⁵⁶ This means that only one percent of enterprises in the Palestinian territories have 100 or more workers, compared to seven percent of large firms in other lower and middle-income economies,⁵⁷ limiting opportunities for large scale job creation. Furthermore, while large firms have the potential of creating more jobs in fact they tend hire fewer women than small firms. According to the

⁵² Ibid.

⁵³ WVS, Wave 6, 2010-2014.

⁵⁴ Ibid.

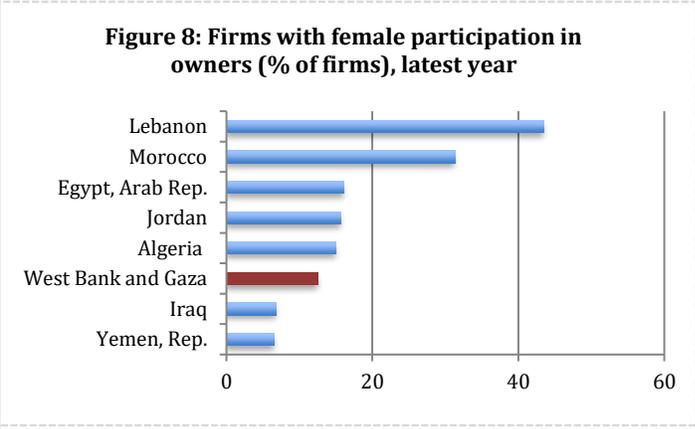
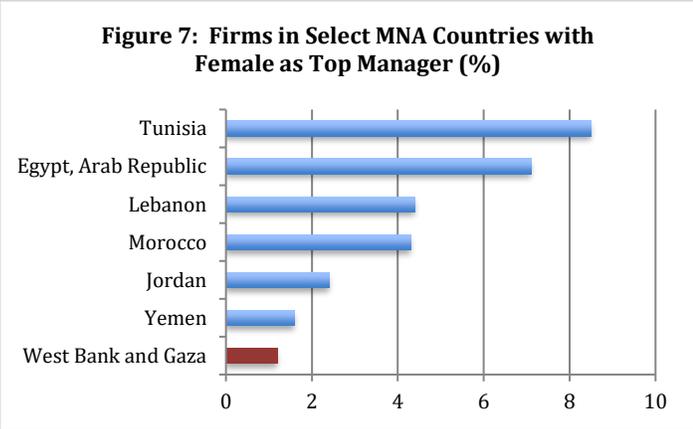
⁵⁵ World Bank, 2010.

⁵⁶ World Bank 2017; World Bank 2016a.

⁵⁷ Ibid

firms surveyed, full time female workers in 2013 comprised only 3.4 percent of large firms compared to 6 percent of small firms.

34. **Palestinian women also represent a small share of leadership positions, even compared to other countries in the region (See figures 7 and 8).** Only 12.6 percent of firms have female ownership, down from 18.6 percent in 2006 and much lower than the regional average of 23.2 percent. Firms with female top managers represent around 1.2 percent (2013) compared with global average of 18.77. Indeed, only 1.7 percent of skilled females and 5.7 percent of skilled males indicated in 2015 that they were employers.⁵⁸ At the same time, a quarter of MSMEs are owned by women which means while they are not well represented in leadership in formal private sector, they are innovating and leading in other ways.⁵⁹ Still more efforts need to be carried out to increase the number of female entrepreneurs and ensure women can scale up their business in a sustainable way. Per latest data available from the Global Entrepreneurship Monitor (GEM), less than one fifth of all early stage entrepreneurs are women in the Palestinian territories, demonstrating a large gender gap which is only shared by Egypt and Japan.⁶⁰



Source: WDI 2013 (latest available)

Source: (ILO LABORSTA)

35. **Several projects in the WB&G operational portfolio are directly contributing to the economic empowerment agenda.**

- a. For example, **Abraham Path Initiative (P147325)** addresses the challenge of occupational segregation in the eco-tourism industry by exploring how to create culturally acceptable opportunities for community women to break into tour-guiding which is a lucrative business dominated by men. The project carried a gender analysis of how the communities benefited from the trainings carried out and the number of jobs generated. Results have been concrete: 137 jobs were created of which 57 percent were filled by women. Additionally, 65 percent of trainees were women, of whom: approximately 62 percent reported greater involvement in dispute resolution, typically a male-dominated field; 60 percent began actively engaging in awareness raising campaigns; 73% increased their volunteer activities.
- b. Similarly, the Graduate Tracking System (GTS) designed by the **Education to Work Transition (P129861)** project, has fully operational and rolled out to 20 tertiary education institutions with 100

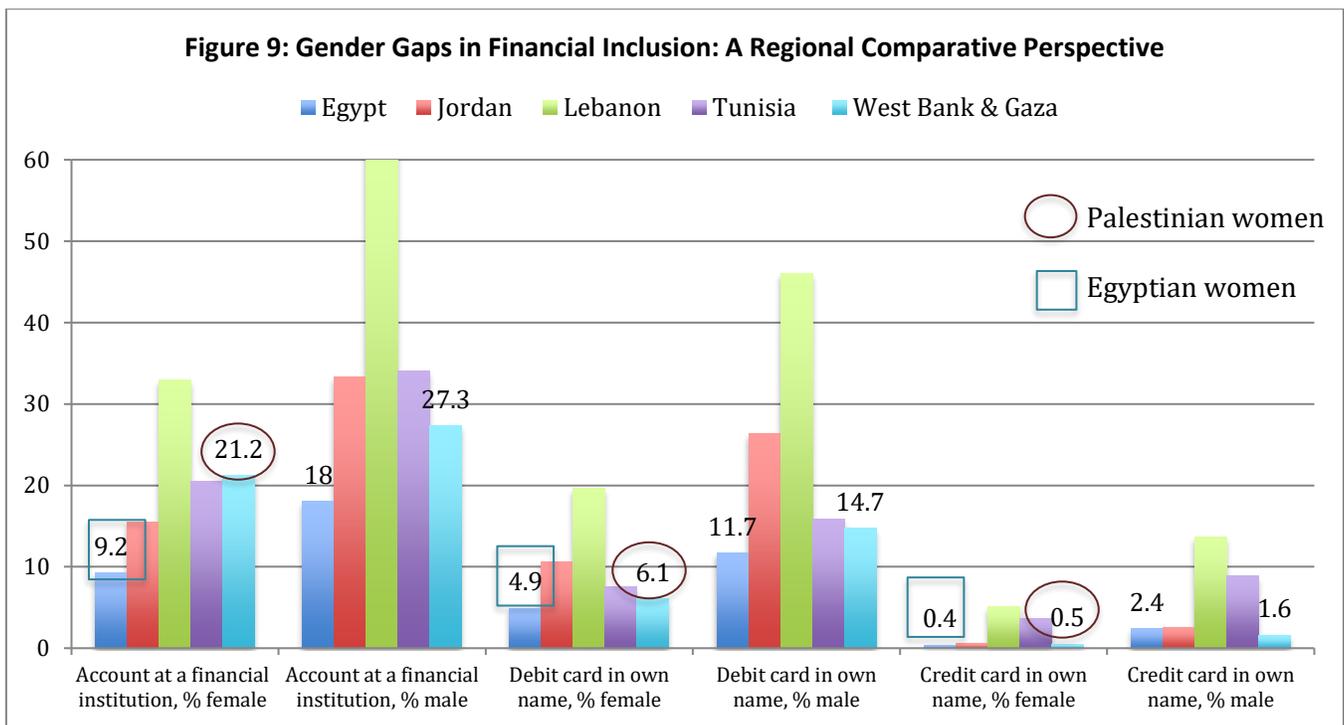
⁵⁸ World Bank, 2017.

⁵⁹ IFC, 2016.

⁶⁰ GEM, 2012.

partnerships including government, private sector and civil society in West Bank and Gaza. As a result, close to 4000 students have benefited with female participation rates reaching 52 percent. Women’s employability through the GTS is being tracked under education projects and allows for linkages across GPs to help inform new TAs and projects. Eighty percent of tertiary graduates were employed in their field of study and 23 percent were self-employed within a year after graduation.

36. **Additionally, specific attention should be paid to economic empowerment programs that promote control of assets and financial inclusion among women, including access to financial literacy, financial products and capital, and financial skills building for growing businesses.** Figure 9 provides a regional comparative perspective of the percentage of women and men who rely on formal banking institutions when it comes to asset management or savings. Egyptians and Palestinians are less likely to own a credit or debit cards in their own name or have bank accounts than women in other MNA and even less likely than men. Along the same lines, only six percent of firms in the Palestinian territories have a bank loan or line of credit, which is considerably lower than the MNA regional and global averages of 25.6 and 33.8 percent, respectively.⁶¹ Access to financial institutions is key for both strengthening women’s agency and increasing opportunities in employment and entrepreneurship.



Source: World Bank Financial Index, 2014.

⁶¹ World Bank Enterprise Survey, 2013.

Table 1: World Bank Group Projects and Programs Closing Gender Gaps in Employment and Entrepreneurship

Project	GP	What gaps were identified?	What actions were proposed?	How are results captured?
Abraham Path	Trade and Competitiveness	<ul style="list-style-type: none"> ✓ Cultural preference for women to stay at home. ✓ Reservations of women working in tourism. 	<ul style="list-style-type: none"> ✓ Targeted employment of women as measure of success at the level of PDO. ✓ Community based trainings targeting women to ensure they are engaged in opportunities ✓ Developed action oriented research to stud the issue "Champions of the Path: The role of youth and women in Community Oriented tourism" 	<ul style="list-style-type: none"> ✓ Included indicators in results matrix: <ul style="list-style-type: none"> • New jobs created in communities along the Abraham Path (Nr), of which are female (%)," • "The number of women youth groups that are actively engaged on the Abraham Path" • Direct project beneficiaries (Nr), of which are female (%)
Education for Work	Education	<ul style="list-style-type: none"> ✓ Education & training programs lack gender lens. ✓ Women confined to professions with limited absorptive capacity; continued trend toward occupational segregation. ✓ Cultural attitudes towards work & aspects of education; concerns around lack of suitable work environment; salary discrimination. ✓ High unemployment among first time female job-seekers; lack of opportunities in technical and vocational education training (TVET); poor alignment with market demand. 	<ul style="list-style-type: none"> ✓ Focused on apprenticeship opportunities and practical training for female students. ✓ Financed the implementation of tertiary education institutions (TEIs) and business partnership programs that can (i) provide practical training, (ii) incorporate student-employer feedback and iii) and enhance government capacity to collect gender disaggregated data from the to analyze and disseminate information and ultimately use to inform education policy formulation and implementation. 	<ul style="list-style-type: none"> ✓ Integrates a data collection instrument to track employment of TEI program graduates up to six months after graduation. ✓ Implementation agency requires that TEI-business proposals include a results matrix with measures showing how the program will encourage and monitor participation of female students during the program and post (employment phase).
Finance for Jobs I <i>Finance for Jobs II being</i>	Finance & Markets	<ul style="list-style-type: none"> ✓ Skills mismatch; disconnect between education attainment and employment outcomes affecting women and youth disproportionately. 	<ul style="list-style-type: none"> ✓ Introduction of gender sensitive financial tools to capture potential social value of jobs created, including three types of additional social externality returns: (a) women and more vulnerable beneficiaries; (b) social 	<ul style="list-style-type: none"> ✓ Project tracks creation of jobs for women through its financial instruments, which it will then evaluate based on "social" cost benefit analysis of benefits of investments.

under preparati on as of writing of this report.

- ✓ Regional disparity with Gaza of particular concern;
- ✓ Number of students graduating from university far exceeds number of jobs created by the market;
- ✓ Traditional reporting on benefits of investments does not tell the whole picture. For example, example social benefits of hiring women and youth is not accounted for in the cost benefit analysis of investing in business despite evidence. This results in a missed opportunity.
- ✓ Hiring gender consultants to help identify negative impacts of job creation and introducing practices which will intend to mitigate such risks.
- ✓ A gender sensitive M&E activity covering " (a) the establishment of "third party" demand-based feedback arrangements with key stakeholder groups, and; (b) respect for diversity in participation by allowing space for women, the poorest, and marginalized social/ethnic groups to participate.

		What were the gaps identified	What actions were proposed?	What are the results
Felistene ya Mini MBA Program	IFC	<ul style="list-style-type: none"> ✓ Difficulty in women's access to finance and grow their business ✓ Need for better financial literacy; lack of knowledge how to set up a business, financial planning, marketing, human resource management ✓ But there was an identifiable market 	<ul style="list-style-type: none"> ✓ Banking on women strategy ✓ Abridged MBA program designed for women ✓ Training workshops beyond the strategy 	<ul style="list-style-type: none"> ✓ Tracking system inside of the Bank ✓ Communications and advocacy, media campaign, case study approach.

Box 2. Addressing Gender-Based Violence in Livelihood Projects



Building on the success of the **Cash Transfer Program (P119307)**, the **Social Protection Enhancement Project (P160674)** establishes a single targeting and referral system to provide cash benefits as well as other services to poor and vulnerable by introducing an innovative case management approach. To date, more than 115,000 extreme poor and vulnerable Palestinian households (633,000 individuals) have received support through the CTP program. Fifty-three percent of CTP recipients have refugee status and 43 percent are female head of households. About two-thirds of beneficiaries live in Gaza, where the poverty rate is approximately 40 percent.

Social protection and social safety nets (SSNs) play a critical role in addressing and preventing poverty and vulnerability, sustaining income and fostering economic inclusion especially among women and marginalized groups.⁶² The introduction of Component 3: Case Management System (CMS) in SPEP provides a complimentary platform to the traditional provision of cash subsidies. Supported by the World Bank State and Peace-building Fund (SPF), the SPEP task team raised seed capital during preparation of the project and incorporated a gender-based violence specific intervention to help facilitate access to support services linked to GBV (be it health, legal, psycho-social, and empowerment) for families who many not know how to access such services or be aware such exist.⁶³

By facilitating the delivery of a portfolio of services, the CMS approach can ultimately empower poor communities and strengthen women's agency in the household. An impact evaluation will be carried out during project implementation to assess the impact of the CMS approach and overall SPEP. Discussions around designing a module specific to GBV/VAWG have taken place as part of the larger impact evaluation planned for the program. Inclusion of such a module will build on similar evaluations of GBV interventions in other countries (i.e. Jordan) and (if moving forward) will be designed and implemented following international guidelines for documenting, monitoring and evaluating impact.

⁶² World Bank 2015.

⁶³ Established in 2008, the has emerged as the Bank's primary instrument for first response, innovation, and engagement in FCV-affected countries (SPF Annual Report, 2016c).

6.2 Focus Area 2: Strengthening Voice and Agency

37. **Amplifying women’s voices and increasing their agency can yield huge dividends for them, their families and societies at large.**⁶⁴ Voice is the ability to express one’s view and the right to have it heard. Agency is the ability to make decisions and transform it into action. There are multiple expressions of agency: political participation, freedom from gender based, ownership and control over assets.

Box 3. Contributing to Voice and Agency in Delivery of Services: Water and Energy Sectors

The **Water** sector has been one of the most dynamic in promoting women’s engagement and gender equality, having a **National Gender Strategy for the Environment Sector: Water and Solid Waste Management (2013-2017)** organized by the PWA in collaboration with the MoWA in 2013 to tackle challenges such as lack of awareness and expertise on gender issues in the sector, weak political will, lack of instruments and tools to implement practical solutions on gender, and a general lack of institutional mechanism to operationalize gender and receive/incorporate feedback in a systematic way. This was a collaborative effort that brought together different ministries and development partners and donors to discuss the issues and design a framework for action. Organized around three pillars, the strategy focused on i) mainstreaming gender in policymaking, ii) building the capacity of women as decision-makers in the sector, and iii) increasing women’s awareness and their engagement on water related issues at the community level the strategy.



Since then, there have been training workshops and related activities around the strategy, which has a lot of insightful and practical recommendations. However, the policies and targets proposed in the strategy were not reflected in the latest PWA National Water Sector Strategy (2017-2022) implying divergence in government priorities even within the same sector. It is a missed opportunity. Identifying entry points in policy dialogue based



5th Grader students learn about solar & wind energy, West Bank, 2016.
©Palestinian Energy and Environment Research Center

on local gender efforts can provide pathways for achieving stronger results on gender. For example, the **Water Security Project (P158615)** project is exploring how to draw from the strategy’s priority targets. One way to do this to require that municipal/local level service providers engage with women in any planning and rehabilitation of water networks as a conditionality for receiving investments. An M&E framework will capture the extent to which these investments reflected the views of women and their level of engagement.

A partner of the World Bank in **energy** projects, the Palestinian Energy and Environment Research Center (PEC) is actively engaged in trainings, media advocacy and community learning events around energy conservation and benefits of renewable energy with

⁶⁴ World Bank, 2014.

school children and the larger public. Recently, the Bank has seen significant increases in client interest, including in the Palestinian territories, in using solar power given how cost-efficient it is especially over time. For example, analysis was carried out in the now closed GZ-Electric Utility Management Project (P084461) to look at gender specific benefits of Solar Photovoltaic Power (PVP) and findings have informed Component Three of the pipeline **WB&G Electricity Sector Performance Improvement Project (P148600)**, which aims to pilot a business model for rooftop solar energy in Gaza with attention paid to gender sensitive targeting of female head of households, awareness raising of the benefits of solar energy, and promotion of women’s engagement across the renewable energy value chain.

38. Women’s representation in top political leadership averages at only 16.25% and women hold 8% of the Palestinian National Council seats.⁶⁵ Like other MNA countries, there is room for improvement in terms of enhancing political participation. To date, women hold only 12 percent of ministerial seats (meeting the minimum quota of 12%).⁶⁶ Countries have found that quota system help – similar to the case here (12 percent quota is met). There is also a challenge given the Palestinian Legislative Council (PLC) is inactive and laws cannot be passed.⁶⁷

39. Freedom from gender-based violence (GBV) is an important measure of gender equality. GBV is defined by the Inter-Agency Steering Committee (IASC) as “an umbrella term for any harmful act that is perpetrated against a person’s will and that is based on socially ascribed (i.e. gender) differences between males and females. It includes acts that inflict physical, sexual or mental harm or suffering, threats of such acts, coercion, and other deprivations of liberty. These acts can occur in public or private.”⁶⁸ While both men and women can experience GBV, women and girls are most vulnerable and disproportionately affected by acts of violence. Statistics point to high rates of intimate partner violence with stark regional disparity between the two Palestinian territories: 29.9 and 51.1 percent of women in West Bank and Gaza, respectively, have been exposed to some form of intimate partner violence between 2010-2011.⁶⁹ When women who have experienced violence are questioned (overall), only 30.2 percent reported to have sought refuge at a relative’s house while only 0.7 percent reported to have sought assistance from women’s organizations or services offered by the government.⁷⁰

40. Attitudes and beliefs among men around spousal behavior and movement, female employment and intimate partner violence (IPV) continues to restrict women’s voice and agency, showing little difference in changes of attitudes across generations.⁷¹ In a recent study about Palestinian masculinity, 56 percent of men believe that they have the final say on whether their spouse can go out of the house. Eighty percent of men believe that a woman’s most important role is to take care of the home and cook for the family compared to 59 percent of women believe this to be the case. Seventy-six percent of men believe that boys are responsible for the behavior of their sisters (even if they are younger) while only 26 percent of women believe this to be the case. Seventy five percent of men believe it is more important for a woman to marry than for her to have a career compared to 51 percent of women who believe the same thing.⁷² This is reinforced by restrictive beliefs and norms -- study shows

⁶⁵ Un Women, 2013.

⁶⁶ UN Women, 2013; UNDP 2013

⁶⁷ Check on candidate lists include data on law enforcement

⁶⁸ Inter-Agency Steering Committee (IASC), 2015.

⁶⁹ PCBS, 2012. Different forms of intimate partner violence surveyed include economic, social, psychological, sexual and physical. In this case, the intimate partner referred to by the survey is ‘husband.’

⁷⁰ Ibid.

⁷¹ UN Women-PROMUNDO-US, 2017.

⁷² The results are similar to 2017 ILO-Gallup study on Voices of Women and Men stating that 74 percent of men accept women in their family to work outside of the household compared to women’s attitudes about women in their family working outside of the home.

that 63 percent of men believe that women ought to stay silent to keep their family together. Statistics indicate sixty-five percent of women who have experienced at least one form of violence prefer to stay silent.⁷³

6.3 Focus Area 3: Understanding Differentiated Impacts of Mobility

41. **Another important expression of agency is freedom of movement.** Recognizing agency constraints such as mobility can help improve development effectiveness.⁷⁴ In the Palestinian territories, movement constraints are all encompassing due to the political context, affecting the ability of both men and women to access services and enhance their participation in all aspects of life particularly in social and economic spheres.

42. **There are two main concerns around mobility and how it affects women and men, differently.** The first is related to gender outcomes resulting from barriers caused by geographic fragmentation and the lack of political, economic and social connectivity within and between the West Bank and Gaza (and even East Jerusalem). Essentially, extensive controls on movement (physical barriers, economic flow) over time have had a direct impact on gender dynamics inside and outside of the household, and contributed to changing relations, behavior, and aspirations, which in turn contribute to gaps in development outcomes.⁷⁵ Such mobility constraints have also contributed to gender-based consequences, exasperating an already difficult situation particularly for women. For example, women face additional safety and security concerns during travel or commuting to work over and beyond what is imposed by traditional attitudes and cultural norms around women's mobility, which segues into the next area of concern. Restrictions on transport of goods and services have forced men out of jobs creating issues related to masculinity. Though related, the second concern is more specific to project accessibility and shared more widely with other MNA countries. Constraints around lack of appropriate transportation, risk of sexual harassment and gender-based violence are all factors that contribute to women's inability to move freely⁷⁶ and must be considered in the context of women's access to services and opportunities both in public and private spheres.

Box 4. Addressing Gender-Based Constraints to Mobility by Improving Local Governance

A Local Governance Performance Survey (P154016) was carried out to assess service delivery outcomes in Bank-financed project beneficiary areas in West Bank and Gaza. With the intent to be carried out every two years, the objective is to inform ongoing operations, such as the Local Governance Services Improvement Project (P148896) and the Municipal Development Project III (P159258) on how to improve service delivery, increase transparency, and measure impact. Covering 12 modules that cut across sectors, results have contributed to stronger understanding of needs in other development projects linked to water and solid waste management, transport, health, education and social (citizen engagement).



©Constant, 2017

⁷³ PCBS, 2012.

⁷⁴ Ibid.

⁷⁵ World Bank, 2010b.

⁷⁶ World Bank, 2014.

An important aspect of the survey, which has been analyzed by gender, is the attention it pays to issues related to mobility, such as distance and time spent commuting, affordability, and agency (i.e. due safety and lighting concerns).⁷⁷ Specifically, questions look at

- Distance (in km) to reach nearest [service] from beneficiary house, by gender
- Distance (in km) to reach public transportation, by gender
- Commuting time to reach work, by gender
- Share of roads outside of beneficiary houses with usable sidewalks (%)
- Important problems in general and those faced by women when using public transport (general)

Through these specific questions, results can shed light on implication of constraints on women with regard to movement and help improve services, providing a baseline for M&E frameworks (and more specifically the development of indicators) across projects.

7. Government Strategies and Focus

43. The Palestinian Authority (PA) has been actively engaged in promoting gender equality at the international level yet there remain challenges with implementing reforms on the ground. In 2014, the National Palestinian Authority (NPWroA) sanctioned a number of international treaties without reservation, including Convention on the Elimination of All Forms of Discrimination against Women and the Convention on the Rights of the Child.⁷⁸ In 2016, the PA adopted a National Action Plan to implement the UN Security Resolution 1325, sending a strong signal of commitment for advancing gender equality in the international arena.⁷⁹ However, international commitment has yet to translate to actionable and enforceable policies at the local level. This is in part due to national politics, such as the paralysis of the National Legislative Council (since 2007) responsible for adopting reforms, combined with the entrenched social norms and practices that restrict a woman's ability to choose and control her own

7.1 Regulatory Environment in the Palestinian Territories

44. Laws governing gender equality vary depending on geography and to some extent religious affiliation. Palestine's legal framework comprises of multiple sources including Jordanian law for the West Bank, Egyptian and British mandate law in Gaza, and Israeli law in Jerusalem. Laws pertaining to personal status are based on Islamic (sharia) law with Christian communities applying their own rules to their constituents.⁸⁰ The Palestinian Basic Law of 2002 (amended in 2003) forms the basis of the constitution and affirms equality regardless of sex, race, religion, race, political views or religion as well as the right to be free from duress or torture, freedom of opinion, freedom of movement, the right to education, and the right to political participation.⁸¹ However, there remain significant limitations for women. Similar to other countries of Middle East and North Africa (MNA), Palestinian laws include discriminatory differences based on gender as well as status of gender (See Figure 2). For example, a woman cannot confer citizenship to her children in the same way as a man; if she is married, cannot obtain a job, choose where

⁷⁷ World Bank, 2017b.

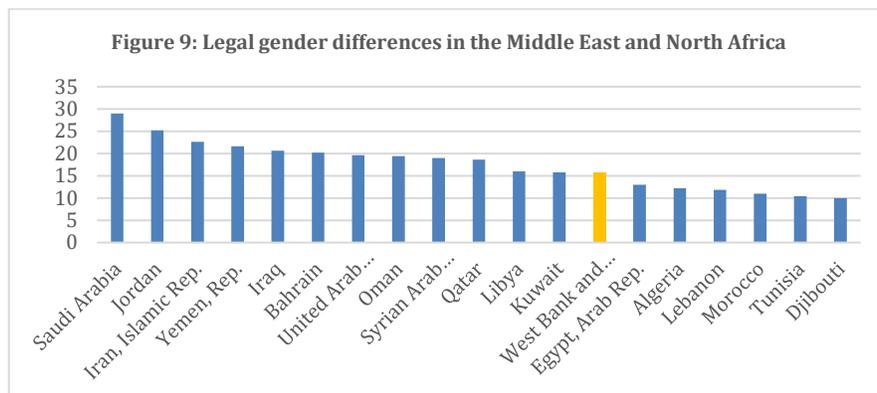
⁷⁸ UNHCHR and OHCHR online datasets (2014).

⁷⁹ UN WOMEN, 2016.

⁸⁰ UNDP, 2012.

⁸¹ Ibid.

to live or travel outside of her home in the same way as a man.⁸² The legal age of marriage is low – even lower for girls (15 years) compared to boys (16); differences with relation to inheritance, working hours and industry restrictions also exist.



Source: World Bank, *Women, Business and the Law*, 2016b.

45. **Significant efforts have been made over the last decade to promote gender equality and women’s participation in all aspects of life.** At the international level, the National Palestinian Authority (NPA) has sanctioned a number of international treaties without reservation, including Convention on the Elimination of All Forms of Discrimination against Women and the Convention on the Rights of the Child.⁸³ In 2016, the PA adopted a National Action Plan to implement the UN Security Resolution 1325, sending a strong signal of commitment to engage women at all levels in peace-building and security efforts.⁸⁴ In 2008-2009, the Council of Ministries approved the establishment of Gender Units in the Ministries to promote gender mainstreaming across programs and policies.⁸⁵

46. **Despite these reform steps there are issues with implementation of strategies and for committed staff to operate in a resource constrained environment resulting in Gender Unit silos with no budget.** Discussions with several ministerial gender units pointed to the need for greater involvement of the Gender Units to raise the visibility of the issues (gender) they represent. Additionally, there is a need for stronger monitoring of outcomes and impacts of goals and targets set in strategies and policies proposed.

47. **Further, legal measures to protect women against violence continue to be a major challenge across the Palestinian territories.**⁸⁶ To date, there are no laws in place to protect women against violence due to an inactive parliament and challenges with implementation of policies and strategies on the ground.⁸⁷ Legislation does not exist for domestic violence or any of the forms of violence (sexual, physical, emotion, economic) committed against women and protection orders are not available. There is legislation against sexual harassment but no law requiring a penalty for criminal conduct.⁸⁸ Marital rape is not considered a crime and rape perpetrators are exempt if they marry the victim.⁸⁹ **National Committee to Combat Violence Against Women (NCVAW)** was

⁸² World Bank, 2016.

⁸³ UNHCHR and OHCHR online datasets (2014).

⁸⁴ UN Women; MoWA Council of Ministers Resolution No. 8, Year 2012 on the Formation of Higher Committee to Implement Security Council 1325 Law.

⁸⁵ MoWA, Council of Minister’s Resolution No. 8, Year 2008 with Regard to Gender Units, Council of Minister’s Resolution No. 08, Year 2009 for the Formation and Organization of Gender Units in Ministries.

⁸⁶ (of Women’s Affairs (MoWA), 2011. The three areas of violence emphasized in the plan are (i) violence against Palestinian women as a result of the Israeli occupation, (ii) domestic violence and VAW within the family, and (iii) VAW in the workplace.”

⁸⁷ Ibid.

⁸⁸ World Bank, 2016. There is no sexual harassment law mandated in employment, in education or public places.

⁸⁹ Ibid.

formed in 2008 by the Council of Ministers with the aim to prepare, implement and monitor a national strategy to combat VAW. The Committee is comprised of representatives from the Ministry of Women's Affairs, Ministry of Social Development, Ministry of Justice, and a number of other line ministries as well as other government bureaus, the Palestinian women's union and civil society.⁹⁰ A mid-term review of the NSCVAW showed that many of the representatives were appointed after the development of the plan and the committee has not been as involved as expected; to date, there are no monitoring mechanisms in place to track progress of the strategy.⁹¹

48. Unique to the Palestinian context is the prominent role of the international community and vibrant civil society in advocating for reforms and delivering services. The key government institutions addressing gender equality is the Ministry of Women's Affairs designated to develop and coordinate policy and the Ministry of Social Development, which focuses on implementation.⁹² Bolstering these agencies is the vast network of United Nations agencies and donor community who provide extensive support (technical and financial) that attempts to bridge the gap between policies to programs. In addition, a combination of policy driven (or high level) women organizations and grassroots organizations have been effective in terms of raising attention to the need for reforms on discriminatory provisions and to delivering services with a focus on women and children.⁹³ Specifically, the roles of key government institutions in the West Bank and Gaza promoting overall gender equality as well as gender-based violence: -

- **Ministry of Social Development (MoSD)** is the government agency responsible for empowering communities, especially the poor and vulnerable (women, children youth, elderly and the disabled), through access to job and leadership opportunities as well as delivery of services. It's 2017-2022 Social Development Strategy presents the government's 'substantial shift from protection to development' with a focus on building cohesion, strengthening resilience, and empowering individuals, especially women, youth, the disabled and vulnerable groups, for a life of dignity and equality.⁹⁴ The strategy also outlines how the agency will respond to the GBV/VAWG agenda in the form of "protection, rehabilitation, awareness, prevention, shelter, psychological counseling and social integration through the specialized ministry centers, departments and its branch offices, in addition to partnership with civil society institutions.⁹⁵"
- **Ministry of Women's Affairs (MoWA)** is responsible for the lobbying of policies to advance gender equality and for the coordination of policies and programs that related to empowerment of women and gender equality across the different sectors to strengthen implementation processes. In cooperation with the PWA, it organized workshops and coordinated the development of the National Gender Strategy for the Environment Sector: Water and Solid Waste Management (2013-2017). Similarly, MoWA collaborated with the UN Women to prepare the collaborative National Strategy to Combat Violence Against Women (NSCVAW) for 2011-2019, which outlines key policies that aim to protect women against violence and highlights changes needed to ensure enactment and enforcement of protection measures.⁹⁶

⁹⁰ A Mid Term Review of the NSCVAW (November 2016). Committee representatives include: Ministry of Women's Affairs, Ministry of Social Development, Ministry of Justice, Ministry of Interior, Ministry of Education and Higher Education, Ministry of Health, Ministry of Information, Ministry of Islamic Waqf, High Judicial Council, Palestine Fatwa Bureau, Governorates Affairs Unit at President's Office, General Secretariat of the Palestinian Women General Union, and NGOs Forum for Combating violence against women.

⁹¹ Ibid. While some progress has been made, there have been challenges with meeting NSCVAW targets implementation of targets.

⁹² Primarily in West Bank; Gaza has a separate governing structure with a strong network of women's organizations working on the issue (World Bank Mission Findings, March 12-16, 2017)

⁹³ UNDP, 2012.

⁹⁴ MoSD, 2017.

⁹⁵ Ibid.

⁹⁶ The national strategy (NSCVAW) was endorsed by Council of Ministers Resolution No. 01/79/13, Year 2011. It defines violence against women as "All forms of physical, mental, sexual and verbal violence and social and economic deprivation; threats of such acts; coercion

Coordination of government-led gender activities across Palestinian territories (West Bank, Gaza, and East Jerusalem) is uneven due to political and geographic fragmentation. As a result of Gaza being controlled by Hamas and East Jerusalem under the authority of Israel, implementation of policies and services to Palestinians living outside of the West Bank have been either limited or not possible. Government administration and reporting structures on issues related to gender equality and violence against women and girls are specific to the requirements mandated by the authorities in the respective region or territory. Hence, there is a lack of clarity in terms of how institutional mechanisms can be more effective given current political environment.

8. Areas of Engagement FY 2018-2021

- C-GAP II objectives can be achieved through the following activities under two proposed areas of action:

8.1 Focus on country-level priorities and innovative pathways for stronger gender integration:

- **Engage more closely with the Gender Units at the Ministries and local government agencies to mainstream gender early on in project design and to provide technical support to government staff on monitoring and accountability measures with regard to meeting pre-identified gender equality objectives.** For example, an in-depth discussion with the MoSD paved the way for an agreement on how the pipeline Social Enhancement Protection (P160674) will promote a more integrated approach to social assistance and social protection in the Palestinian territories. Support the Ministry of Local Development Gender Unit to institutionalize gender monitoring of results, which is currently carried out by project consultants during implementation. Explore entry-points for strengthening monitoring of cross-sector programs and targets by the MoWA, in collaboration with development partners and other ministries. This can also help generate new avenues of resources.
- **Address growing gender gaps in endowments, such as school dropouts, and access to maternal and reproductive health care, particularly in areas of high conflict (i.e. Gaza, Hebron, Jerusalem).** Build on the Ministry of Education and Higher Education's (MoEHE) efforts to understand contributing factors to rising rates of school dropouts (among boys and girls) and overall low education performance among boys. For health, explore opportunities on the impact of conflict and restricted mobility create challenges in terms of access to reproductive health care and rising rates of C-sections. Partner with the UNFPA to look at increasing rates of early marriage on education and health outcomes.
- **Encourage training in innovation linked to sectors that demonstrate growth potential and focus on quality of jobs with opportunities for professional advancement.** Palestinian women are among the most educated in the region with female students outpacing their male counterparts in university matriculation, however, the majority are clustered in education and psychology fields compared to engineering and technology which have better potential to grow (MoEHE Manual of Statistics for Tertiary Education Institutions, 2016). Leveraging the positive outcomes of the **Education to Work Transition Project (P129861)** which finances study programs that focus on developing market relevant, project-oriented skills among students the Bank Group will further support the MoEHE to reassess tertiary major options, develop innovative schemes that encourage higher matriculation of female students in 'forward-looking' science, technology, engineering and mathematics (STEM) fields through private public-partnerships (i.e. study programs, job matching, certifications), promote improvements in university

and other deprivations of liberty that are directed against a woman because she is a woman, whether directly or indirectly, inflicting physical, psychological, sexual, mental, social or economic harm or suffering, and whether occurring in public or in private life.”

career counseling, and evaluate pilot interventions that address skills mismatch and increase employment opportunities, especially for young, educated women.

- **Introduce empowerment initiatives through SP&L delivery systems particularly among vulnerable population groups, including survivors of violence.** Ongoing government partnership programs such as WELOD III (between the MoSD, MoWA and the Italian Cooperation) can provide important entry points to engage on how to improve livelihoods among vulnerable women graduating from cash transfer programs or existing protection centers. Drawing lessons from other fragile countries could provide greater knowledge on interventions that work and those that have unintended consequences.
- **Leverage experiences from other countries to look at civil sector reform and promote gender balance in public sector jobs.** One opening is through the pathways identified in the Palestinian Water Authority's national gender strategy (2013-2017) which stresses the need for more capacity building of staff on gender related issues and encouragement of new female staff in the sector. The Bank can build on PWA's active partnership with development partners (i.e. UNICEF, GIZ) in planning efforts around Water, Sanitation, and Health (WASH) preparedness, capacity and risk mapping – especially in Gaza where quality and quantity are critical challenges. Strengthening linkages with infrastructure-related work aimed at restoring services, fixing leaks, and securing resources and supply can provide new opportunities for women to engage across the spectrum of activities in the sector.
- **Address mobility challenges through cross-sector collaboration between the sustainable development network and human development or governance.** Ongoing efforts in delivering services through mobile (health, legal) clinics could provide alternative avenues for reaching vulnerable families in beneficiary areas targeted by SURR projects, for examples. Similarly, sharing the experience of cross sector collaborations that are currently underway, such as the WB&G Electricity Sector Performance Improvement Project (P148600) under preparation and the Third Municipal Development Project (P148600) to promote solar PV street lighting, can provide good practices for cross GP collaboration and lessons learned.
- **Contribute to the development of measurable tools that can quantify how social norms impact women's access in public and private life.** While there is a growing body of knowledge about men and women's attitudes around work, family life, and mobility, there is little knowledge about how such attitudes correlate with behavior. A study on social norms through a combination of instruments such as vignettes and narratives, implicit association tests (IATs) and quantitative survey instruments would help quantify the extent to which social and cultural norms influence a Palestinian's woman's ability to access opportunities outside of the home and as such provide a better understanding of the kinds of interventions that would lead to behavior change for improved gender outcomes. A proposal in partnership with Behavioral Insights team at the Development Economics Group has been prepared and discussions with potential funders are underway.
- **Promote the demand for and culture of social entrepreneurship with a focus on female innovators and initiatives that target women, building on results from the Finance for Jobs (P151089) investment model and IFC work with the private sector.** Engaging citizens to overcome daily obstacles and create positive change in their community is central to the development mandate of the Palestinian National Policy Agenda (2017-2022). Supporting entrepreneurship and social innovation among skilled women will be key to achieving NPA objectives and long-term goals. Building on this vision, the Bank Group will diversify its gender-sensitive approaches in engaging the private sector, such as via the **Finance for Jobs (P151089)** investment model which aims to capture the potential social value of jobs created (i.e. for women and vulnerable beneficiaries) and further expand to examine the benefits of women-led

innovations in the technology field and how social entrepreneurship can increase market opportunities for women and spur economic growth – especially at the community level.⁹⁷ Linkages with **IFC-Bank of Palestine’s partnership *Felestineya* Mini MBA Program** can provide a practical platform for identifying and supporting social innovators and women owned social enterprises and support scale up and growth.

8.2 Investments in data driven diagnostics, scaling up and knowledge management

- **Build on data generated through existing survey work to deepen understanding of where gaps persist across the different sectors and how women and men are benefiting from Bank projects.** For example, the **Local Governance Performance Survey (P154016)** was carried out in December 2016 as a baseline study to assess service delivery outcomes linked to a variety of sectors such as water, solid waste management, transport, health, education and social as well as on gender-specific issues related to mobility and agency (i.e. safety concerns) in Bank financed project beneficiary areas. With the objective of being carried out every two years, the survey will not only contribute to a stronger understanding of gender-differentiated beneficiary needs over time but also allow for more in depth analysis of the different ways that improvements in services are impacting women and men’s access and participation in economic and decision-making spaces. Another example is the **Impact of Cash Transfer Program (CTP–P119307) Survey**, which was conducted at the beginning of the CTP program to develop a baseline understanding of poverty conditions and household behavior among cash subsidy recipients – 45% of whom are female head of households. A follow-up survey was carried out at the end of the program and findings were used for two objectives: i) more in-depth diagnostics between gender and poverty links, and ii) informed the design of an impact evaluation planned for Social Protection Enhancement Program (SPEP-P160674) which targets the same households as the CTP and pilots a new case management approach to facilitate the provision and referral of needed support services, especially around women and family protection. Additional surveys such as the one carried out by the Education-for-Work tracking instrument, Water Sector Regulatory Council Key Performance Measures, G-SWMP Beneficiary Impact Assessment can also help the Bank report on improvements in closing gender gaps in project beneficiary areas.
- **Search for common ground across Global Practices and countries to diversity CMU opportunities to obtain funding.** Given resource constraints, the CMU should encourage cross-GP collaboration within the CMU or within a GP but across countries to find common ground and apply for funding focusing on two areas aligned with the RGAP priority areas of economic opportunities and fragility which is also very much along the lines of the C-GAP II focus areas. For example, the WB&G SPEP and Lebanon’s National Targeting Poverty Program could come together to apply for funding around testing empowerment interventions in SP&L delivery systems. Three projects (T&C, F&M, and Education are all contributing to reducing unemployment and creating jobs and natural linkages between the three projects could lead to additional sources of funding to increase investments for and promote women in STEM fields.
- **Elevate the work on gender through stronger KM sharing across GPS and regions, at the regional level.** There is a need for greater information sharing of results, at the country and regional/global level.

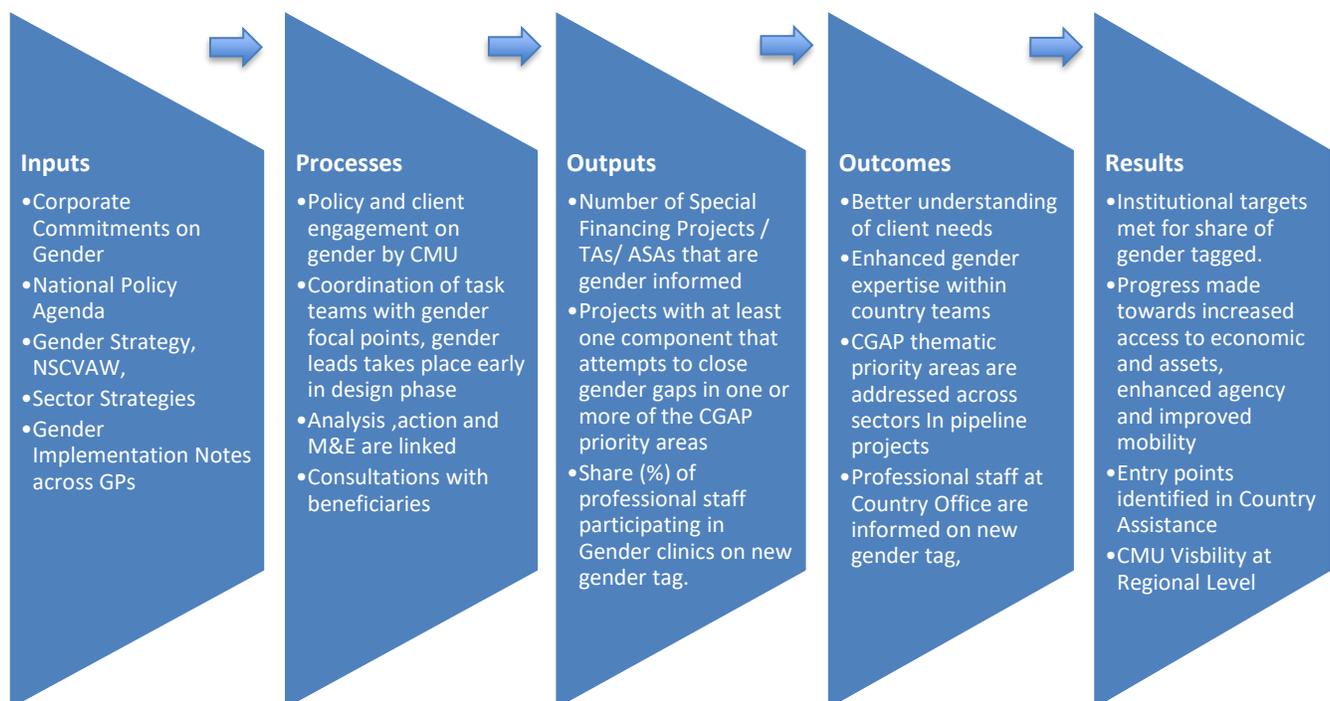
⁹⁷ Gaza’s start-up community has become one of the most female inclusive in the world. For example, Gaza Sky Geeks is a seed accelerator that was founded in 2011 with a \$90,000 grant from Google to provide mentorship and support to start-ups in Gaza to help grow the nascent tech industry. Currently, about half of the founders of the startup companies that Gaza Sky Geeks mentors are women, with a set goal at 80 percent in an effort to overcompensate for the current gender gap in the tech world. Based on findings from the Constraints for Female Employment (P160288) study.

Launching a multi-media knowledge program (BBL series, blogs, social media) sharing on challenges and opportunities targeting women and girls in the Palestinian territories can be implemented in a low cost, and collaborative way (with the international community, civil society). Topics can be determined by a school competition in one of the project areas.

- **Lobby for a more systematic institutional monitoring of gender in WB&G projects similar or as close to other countries in MNA.** Due to special financing status WB&G active projects are not systematically assessed for gender integration. To raise the visibility of the important work by the CMU on the gender front, it is critical that its contributions are being highlighted during corporate reporting which occurs periodically by the Gender CCSA (upstream). One way to address this is to report quarterly results on gender in the CMU’s Memorandum of Understanding (MoU) with the VP Office.

8.3 Results Chain for Operationalizing Gender in West Bank and Gaza Country Management Unit (CN04) Portfolio

The below provides a snapshot of the needed steps for operationalizing gender to achieve the desired results of the C-GAP II.



8.4 Roles and Responsibilities

The below table describes the roles and responsibilities of key staff at the CMU and GPs to ensure gender is integrated in operational and TA portfolios. The responsibilities highlighted are in line with those outlined in the in the RGAP (FY18-21)

Responsibilities	
Country Director/ Country Program Coordinator	<ul style="list-style-type: none"> ✓ Ensure gender is integrated into country level diagnostics, Assistance Strategy (AS) Performance & Learning Assistance Review (PLR) and compliance of corporate commitments on gender is met in country projects. ✓ Incorporate discussions of key gender gaps in policy dialogue with governments. ✓ Make certain new social staff (or consultants) hired have knowledge on gender. ✓ Allocate resources for monitoring and strengthening gender in country portfolio (through C-GAP instrument).
CMU Gender Focal Point	<ul style="list-style-type: none"> ✓ Ensure up-to-date assessment of key gender gaps is available and is used as an input into Assistance Strategy and corporate documents. ✓ Support Program Leaders accountable for identifying demonstration projects in their networks/sectors. ✓ Liaise with the GP Gender Leads (in sectors) to serve as resource for task teams to obtain guidance and to identify good practice and potential resources and to comment on project design from Concept Note stage ✓ Make CGAP a living document through periodic updating, reporting, review, and discussion.
Program Leaders	<ul style="list-style-type: none"> ✓ Identify operational work to be prioritized as demonstration projects for the RGAP. ✓ Ensure that Assistance Strategy reflects identified priorities.
TTLs and Task Teams	<ul style="list-style-type: none"> ✓ Make sure that sufficient analysis is carried out to identify potential gender gaps. If pertinent, define actions and indicators that track the closing of the gap. Sex-disaggregate all indicators. ✓ Engage with Gender Focal Points to draw on relevant good practices, experience and findings. ✓ Report on C-GAP results at the project level through implementation and status reports (ISRs).

9. Country Gender Action Plan Monitoring Framework FY18-21

Tier I. Proposed Institutional Targets and Indicators in CN04 Portfolio

Result	Indicator	Baseline (year)	Actual end FY13	Target (FY) FY17	Actual end FY17	Target FY21	Responsible party
Projects are gender informed/tagged	Total number of active Special Financing and Recipient-executed projects in country portfolio and percentage that is gender informed /tagged	12/16=75% (FY14 active projects)	n/a	>85% (FY17)	93% of (no. 15) active projects are gender informed	55% of active projects gender tagged	CMU, Portfolio manager, all task teams.
	Number and share (%) of non-lending (ESW&TA) operations in country portfolio and percentage that is gender informed/tagged	7/28=25% (FY14)	n/a	>35% (FY15-17)	55% (no.17) of active ASAs are gender informed.	35%	CMU, Portfolio manager, Task Teams
Projects' results frameworks are gender responsive	Number and share (%) of active Special Financing and Recipient-executed projects that have one or more gender related indicators in results framework	11/16=69% (FY14)	n/a	>85% (FY15-17)	75% of (no. 15) active projects include gender sensitive indicators	Gender tag projects must include clear measures to report on results.	CMU, Portfolio manager, all task teams.
Assistance Strategy score high on gender.	Score of Assistance Strategy is Highly Satisfactory	Highly Satisfactory (FY16-17)	--	--	--	Highly Satisfactory (FY18-19)	
CGAP thematic priority areas are addressed across sectors.	Projects with a component that attempts to close gender gaps in one or more of the CGAP priority areas	n/a	n/a	n/a	--	55%	Program Leaders; All Task Teams; CMU Encouragement

	(economic opportunities, voice and agency, mobility)						
Professional staff at Country Office informed on new gender tag, and other gender training (when available)	Share (%) of professional staff participating in Gender clinics on new gender tag (delivered by Gender CCSA); share (%) of CO staff participating in Gender & Development Training (delivered by WB Open Learning Campus)	n/a	n/a	n/a	0 (unless staff have been attending)	50% 25%	Gender Focal Point; CMU Encouragement
Enhanced gender expertise within country teams	Share of job descriptions posted that require awareness of gender issues in respective sectors, and then percent of new staff/consultants hired based on these requirements by gender	n/a	n/a	n/a	n/a	25%	Gender Focal Point; CMU Encouragement
Designation of budget allocation for gender	Amount of BB for gender mainstreaming across sectors	n/a	n/a	n/a	n/a	75,000 (cumulative) 25K first year 50K second year	Program Leaders, GFP

Note: The highlighted section of the table contains original indicators from first C-GAP. Red text indicates targets achieved and changes to indicators.

Tier II. Proposed Operational Targets and Indicators for Project Use Across Sectors to Achieve C-GAP II Objectives

Result	Indicator	Baseline (Year)	Actual (FY17)	Target (FY21)	Comments	Responsible party
Progress Toward Increased Economic Opportunities	<ul style="list-style-type: none"> ➤ New jobs created in communities along the Abraham Path (No), of which (%) are female ➤ No. of tour operators that run tours on the Abraham Path, by gender ➤ No. of local wilderness guides that are trained, by gender <p><i>(Abraham Path Initiative)</i></p>	0 (Yr 2012)	137 jobs of which 57% are female	TBD	The results <i>are</i> based on API Results Framework December 2016. Indicator can be used for projects targeting these communities or can be tailored for other projects.	CMU, Task Team
	<ul style="list-style-type: none"> ➤ Participating TEIs Graduate Unemployment Rate (%) by gender <p><i>(Education for Employment Cycles 1 & 2)</i></p>	1: 62 2: 67 (2013)	1: 49 (13% lower unemployment rate)	5 percentage points	The results are based on ISR 9, archived March 9 (include AF). Project targets reduction by 10 percentage points by 2022 hence for FY19 suggested target can be 5. Cycle 2 data for FY17: Not available (ongoing) Results should be sex disaggregated.	CMU, Task Team
	<ul style="list-style-type: none"> ➤ Number of Investment-Ready Entrepreneurship Initiatives in the Pipeline for EE-MG, by gender of business owner <p><i>(Finance for Jobs I)</i></p>	0 (Yr 2016)	--	5 Percentage points	Project targets for 15 by 2021	CMU, Task Team

Result	Indicator	Baseline (Year)	Actual (FY17)	Target (FY21)	Comments	Responsible party
	<ul style="list-style-type: none"> ➤ Female workers as % of total staff in Gaza; Female workers as % of total supervisory/ managerial staff in Gaza ➤ Female workers as % of total staff in West Bank (all levels) <p><i>(Water Sector Regulatory Council Key Performance Measures – linked to GZ-Water Sector Capacity Building)</i></p>	Gaza: 1.46; 3.7 (2017) West Bank: 3.92 (2017)	--	TBD	These include workers in public entities (service providers) that provide water & sanitation services. Most service providers are municipal departments while some are independent entities (utilities and Joint Service Councils). West Bank includes 42 service providers covering some 70% of the population in the West Bank. Gaza covers all Gaza.	CMU, Task Team
	<ul style="list-style-type: none"> ➤ Number of women led SME businesses trained; ➤ Number of new staff as a result of training hired by gender (%) <p><i>(IFC Felisteneya Mini MBA program)</i></p>	0	40 150, of which 77 percent are female	80 (cumulative) 150 new jobs, of which 50 percent are female	Data available from IFC materials about programs. Based on another round of MBA program.	IFC
	<ul style="list-style-type: none"> ➤ Number of waste pickers and their families, by gender of household members, whose lives depend on the existing solid waste context and who are integrated into livelihood and social inclusion programs under the project <p><i>Gaza Solid Waste Management Project</i></p>	18	17	18 plus families	Based on results from ISR archived on December 2016. Target in PSF is set for November, 30 2019. Is there any way that we can take into account wastepicker families (especially women) who are involved behind the scenes and showcase their	CMU, Task Team

Result	Indicator	Baseline (Year)	Actual (FY17)	Target (FY21)	Comments	Responsible party
					contribution even in a narrative sense?	
	<ul style="list-style-type: none"> ➤ Waste water utility established and staffed with appropriately trained staff, (% of which are female) <p><i>Hebron Regional Wastewater Project</i></p>	N	N	Y (15%)	Should be tracked in a sex-disaggregated way.	CMU, Task Team
Progress Toward Enhanced Voice and Agency	<ul style="list-style-type: none"> ➤ The number of local women’s groups that are actively engaged on the Abraham Path <p><i>(Abraham Path Initiative)</i></p>	4	15	TBD		CMU, Task Team
	<ul style="list-style-type: none"> ➤ Share of beneficiaries who feel project investments reflected their needs, by gender ➤ Share of beneficiaries satisfied with municipal sub-projects and MDLF support, by gender <p><i>(Can apply for any project – some projects include this already.)</i></p>	n/a	n/a	75%		CMU, All Task teams
	<ul style="list-style-type: none"> ➤ Number of households benefiting from counseling that are aware of women and family protection services available to 	0	0	100%	Based on PAD. Target is expected for Year 2.	

Result	Indicator	Baseline (Year)	Actual (FY17)	Target (FY21)	Comments	Responsible party
	them. <i>(Social Protection Enhancement Project)</i>					
	<ul style="list-style-type: none"> ➤ Share of household participation in [ACTIVITY], by gender ➤ Share of women facing problems when using public transportation in project service areas (%) <i>Local Government Performance Survey</i>	TBD	--	TBD	Activities include <ul style="list-style-type: none"> ○ Contact a local council member ○ Attend neighborhood meeting ○ Submit written complain to LGU ○ Contact media about services problem ○ Participate in protest for better services Work on NGO related activities	CMU, Task Team
Progress Toward Improved Mobility/Access	<ul style="list-style-type: none"> ➤ <i>People with access to a basic package of health, nutrition or reproductive health services</i> ➤ <i>Health facilities constructed, renovated and/or equipped (Number)</i> <i>Health System Resiliency Strengthening Project</i>	80	81	90	Based on ISR 6, archived in April 2017. Target reflects target for December 2019. <ul style="list-style-type: none"> ➤ For first indicator, are the packages only for female or are for male and female (where reproductive dimension comes in). If both, should disaggregate ➤ One facility purchased an ultrasound Doppler for Beit Jala Hospital contributing to improved access in maternal health care. Such 	

Result	Indicator	Baseline (Year)	Actual (FY17)	Target (FY21)	Comments	Responsible party
					stories should be documented and tracked.	
	<ul style="list-style-type: none"> ➤ Number of households benefiting from referral services in targeted areas, by gender of the household head. ➤ Number of households benefiting from counseling services provided by social workers, by gender of the household head. <p><i>Social Protection Enhancement Project</i></p>	0 (FY17)	--	15,000 15,000	Results reflect targets in PAD for Year 2.	
	<ul style="list-style-type: none"> ➤ Beneficiaries from roads and public parks established/ rehabilitated, by end of MDP-11, % of which are female. ➤ Number of people in urban areas provided with access to all-season roads within a 500 meter range under the project, %of which are female. <p><i>Municipal Development Project II</i></p>	0 0	948,689 0	1,200,000, 50% of which female 260,000, 50% of which female	Based on ISR Results archived May 2016. Target reflects results expected by ISR November 28, 2018. Results should be sex-disaggregated.	

Result	Indicator	Baseline (Year)	Actual (FY17)	Target (FY21)	Comments	Responsible party
	<ul style="list-style-type: none"> ➤ Share of roads outside of beneficiary houses with usable sidewalks (%). ➤ Share of roads outside of beneficiary houses with functioning streetlights? <i>Local Government Performance Survey</i>	TBD	--	TBD	Additional Indicators could be: <ul style="list-style-type: none"> ➤ Distance (in km) to reach public transportation, by gender ➤ Distance (in km) to reach nearest [service] from beneficiary house, by gender ➤ Commuting time to reach work, by gender 	

Note: The indicators used here have been i) selected from projects in the active portfolio or pipeline that can be tracked to showcase progress toward meeting the three thematic objectives, and/or ii) designed based on surveys carried out in project beneficiary areas. Red text indicates changes to ensure results are sex disaggregated.

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ANNEX 1. Ensuring Commitments Are Met at Global, Country and Corporate Level

Global Commitments

Sustainable Development Goals

Goal 5: Gender Equality

- End all forms of discrimination against all women and girls everywhere
- Eliminate all forms of violence against all women and girls in the public and private spheres, including trafficking and sexual and other types of exploitation
- Eliminate all harmful practices, such as child, early and forced marriage and female genital mutilation
- Recognize and value unpaid care and domestic work through the provision of public services, infrastructure and social protection policies and the promotion of shared responsibility within the household and the family as nationally appropriate
- Ensure women’s full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life
- Ensure universal access to sexual and reproductive health and reproductive rights as agreed in accordance with the Programme of Action of the International Conference on Population and Development and the Beijing Platform for Action and the outcome documents of their review conferences
- Undertake reforms to give women equal rights to economic resources, as well as access to ownership and control over land and other forms of property, financial services, inheritance and natural resources, in accordance with national laws
- Enhance the use of enabling technology, in particular information and communications technology, to promote the empowerment of women
- Adopt and strengthen sound policies and enforceable legislation for the promotion of gender equality and the empowerment of all women and girls at all levels’

Source: United Nations Sustainable Development Goals

Country Commitments

National Policy Agenda 2017-2022

Pillar 2: Government Reform | National Policy 9: Strengthening Accountability and Transparency

- Institutionalize gender mainstreaming in policy-making, planning, and budgeting

Pillar 3: Sustainable Development | National Policy 15: Escaping Poverty

- Promote social integration by establishing job creation programs for excluded groups (disabled, youth, women, ex-prisoners)

Pillar 3: Sustainable Development | National Policy 17: Improving Access to Justice

- Ensure integrated delivery of and fair access to judicial services, particularly for women and children.

Pillar 3: Sustainable Development | National Policy 18: Gender Equality and Women’s Empowerment

- Eliminate all forms of discrimination and violence against women and girls
- Remove barriers that prevent the full participation of women in community and economic development and public life.

Source: Palestinian Authority National Policy Agenda

Corporate Commitments

IDA 18

Policy commitments on gender in IDA 18 include:

- Target remaining gender gaps in human endowments:

- All applicable IDA18 financing operations for primary and secondary education will address gender-based disparities.
- All IDA18 financing operations for maternal and reproductive health will improve the availability and affordability of such services.
- Remove constraints for more and better jobs:
 - At least 75 percent of IDA18 financing operations for skills development will consider how to support women’s participation in and improvement in the productivity of their economic activity, and/or consider how to reduce occupational segregation.
- Increase financial inclusion:
 - At least ten IDA18 financing operations and advisory services and analytics (ASA) supporting financial inclusion will address gaps in men’s and women’s access to and use of financial services, and at least 12 Financial Inclusion strategies in IDA countries will sex-disaggregate reporting and put in place actions to target specifically women’s financial inclusion.
- Build the evidence base and address issues of voice and agency:
 - The number of operations in fragile contexts that include gender-based violence prevention/response and linkages to livelihood activities will increase compared to IDA16 (See FCV paper for details).
- Enable country-level action:
 - At least six IDA countries will implement pilot data collection to gather direct respondent, intra-household level information on employment and assets.

Source: International Development Association (IDA) 18: Special Theme – Gender and Development (May 2016)

Gender Institutional Strategy

Four Strategic Objectives:

- Improving Human Endowments
- Removing Constraints for More and Better Jobs
- Removing Barriers to Women’s Ownership and Control of Assets
- Enhancing Women’s Voice and Agency and Engaging Men and Boys

Source: World Bank Group Gender Strategy (FY16-23): Gender Equality, Poverty Reduction and Inclusive Growth.

OP/BP 4.2 Gender and Development

1. The Bank periodically assesses the gender dimensions of development within and across sectors in the countries in which it has an active assistance program.
2. That the gender assessment informs the Bank's policy dialogue with the member country.
3. The Bank's Country Partnership Framework (CPF) draws on and discusses the findings of the gender assessment. Such gender assessments may be stand-alone assessments or may be carried out as part of other Bank economic and sector work, such as poverty assessments, country economic memoranda, public expenditure reviews, development policy reviews, poverty and social impact assessments, or institutional analyses. Alternatively, they may be assessments that have been carried out by the country or an organization other than the Bank, if the Bank finds the assessments to be satisfactory.
4. In sectors and thematic areas where the CPF identified the need for gender-responsive interventions, the Bank's assistance to the country incorporates measures designed to address this need. Projects in these sectors and thematic areas are designed to adequately account for gender implications of the project.
5. The Bank regularly monitors the implementation of this policy.

Source: World Bank Operations Policy and Country Services (OPCS) OP 4.20.