



IDA19

**Special Theme:
Gender and Development**

May 17, 2019

ACRONYMS AND ABBREVIATIONS

Fiscal year (FY) = July 1 to June 30

CPF	Country Partnership Framework
CSO	Civil Society Organization
D4P	Data for Policy
DRC	Democratic Republic of Congo
EAP	East Asia and Pacific
ECA	Europe and Central Asia
FCS	Fragile and Conflict-Affected Situations
FCV	Fragility, Conflict and Violence
GBV	Gender-based Violence
GDP	Gross Domestic Product
GFF	Global Financing Facility
GP	Global Practice
HCI	Human Capital Index
HCP	Human Capital Project
HNP	Health, Nutrition and Population
IBRD	International Bank for Reconstruction and Development
ICT	Information and Communications Technology
IDA	International Development Association
IFC	International Finance Corporation
JET	Jobs and Economic Transformation
PDO	Project Development Objective
PforR	Program-for-Results
RGAP	Regional Gender Action Plans
SAR	South Asia
SCD	Systematic Country Diagnostic
SDG	Sustainable Development Goal
STEM	Science, Technology, Engineering and Math
SME	Small and Medium Enterprises
We-Fi	Women Entrepreneurs Finance Initiative
WB	World Bank
WBG	World Bank Group

TABLE OF CONTENTS

EXECUTIVE SUMMARY	i
I. INTRODUCTION	1
II. PROGRESS UNDER IDA18 AND LESSONS LEARNED	4
A. PROGRESS TO DATE	5
B. EMERGING OPPORTUNITIES.....	11
III. WAY FORWARD AND PROPOSED POLICY ACTIONS	13
A. CORE COMMITMENTS TO DEEPEN THE IMPLEMENTATION OF THE WBG GENDER STRATEGY.....	14
B. REALIZING INTERLINKAGES WITH OTHER SPECIAL THEMES.....	16
IV. ISSUES FOR DISCUSSION	18

LIST OF ANNEXES

Annex 1: Table of IDA19 Policy Commitments: Gender and Development Special Theme.....	19
Annex 2: Status of IDA18 Policy Commitments.....	20

LIST OF BOXES AND FIGURES

Boxes

Box 1. IEG Evaluation of the Gender Theme in IDA.....	5
Box 2. IFC: Financial Protection and Risk Mitigation for Women and Women-owned SMEs.....	8
Box 3. The Global Financing Facility in Support of Every Woman, Every Child	12
Box 4. Strengthening Support for Survivors of GBV in Health Delivery Systems	16

Figures

Figure 1. Sub-Saharan Africa Has the Highest Fertility Rates in the World	2
---	---

EXECUTIVE SUMMARY

- i. **Gender and Development as a Special Theme in IDA19 builds on progress achieved over previous IDA cycles.** IDA's approach to gender has significantly evolved over the past three replenishment periods. Ambitions increased from the IDA16 focus on improving outcomes for women and girls in health, education, social protection and agriculture, introducing Regional Gender Action Plans (RGAPs), and completing the 2012 World Development Report: Gender Equality and Development, to an IDA17 focus on strengthening accountability and monitoring progress, improving the collection of sex-disaggregated data, and launching work to address gaps in fragile and conflict situations. Under IDA17, the World Bank Group (WBG) also committed to a new corporate-wide gender strategy which began implementation in 2016. IDA18 raised ambitions further, pivoting to deliver operations that achieve defined results in closing specific gaps between women and men identified by the WBG Gender Strategy, in human capital, access to more and better jobs, ownership and control over assets, and voice and agency.
- ii. **IDA countries have made progress, but significant gaps remain between women and men.** Fertility rates continue to be high in several IDA countries, putting women at significantly higher mortality risk, reducing their economic opportunities, and holding back the demographic transition. Overall gaps in various dimensions of education have closed, but girls lag boys in educational enrolment and attainment in parts of countries or regions, such as in the Sahel. Other factors often compound the gap, such as being born into a minority ethnic group. Gender inequality remains stubbornly persistent across multiple dimensions of paid employment and work in IDA countries, and women's ownership of and secure access to physical/financial assets and technology lag that of men. Women and girls are also often deprived of voice and agency, with the incidence of Gender-based Violence (GBV) alarmingly high.
- iii. **Closing gaps between women and men, boys and girls is central to the achievement of the Sustainable Development Goals (SDGs) as well as the WBG's twin goals of eliminating extreme poverty and boosting shared prosperity by 2030.** Closing gaps sets countries on a sustainable path towards more diversified economies, higher levels of productivity and better prospects for the next generation. The private sector increasingly recognizes that closing gender gaps in employment and leadership can mean better talent, higher productivity, innovation, a wider customer pool and ultimately a stronger bottom line. With its country-driven, multi-sector, and public-private business model, IDA can play a central role in helping countries close gaps between women and men to meet the SDGs.
- iv. **Substantial progress has been made in implementing the gender-related policy commitments under IDA18.** Broader trends are starting to emerge that illustrate how the IDA18 portfolio now helps countries address persistent gaps. IDA supports operations that help close gaps in all four of the Gender Strategy's pillars – endowments, jobs, assets, and voice and agency – in 35 IDA countries, including some of the larger IDA countries, like Ethiopia, Nigeria, Kenya and Pakistan. Operations in an additional 33 IDA countries address gaps in either two or three of the Gender Strategy pillars. IDA's approach to gender has evolved significantly over the past replenishments and operations are increasingly going deeper to more meaningfully address gaps between women and men, boys and girls, through:

- Improved access to reproductive and maternal health services, including for survivors of GBV, with 21 operations launched so far during FY17-FY19 (US\$2.52 billion, of which US\$1.7 billion is in IDA18).
- Improved educational outcomes through 14 IDA18 operations (US\$2.25 billion) that address remaining gender-based disparities in enrollment, attendance and retention for girls, support improved access for girls to quality pre-primary and basic education, address transition and retention challenges for adolescent girls, promote positive role models and agency, and train female teachers to use technology in Science, Technology, Engineering and Math (STEM) subjects to enhance learning.
- Improvement of infrastructure and safer transportation services for women and men, which facilitates better mobility and access to jobs – 35 IDA operations (US\$3.6 billion) were launched in FY17, FY18, and FY19 to promote safe transportation that accounts for women’s and men’s different mobility and security needs.
- Removal of constraints to account ownership and use, such as lack of identification and distance to financial service providers: 10 new operations under IDA18 promote financial inclusion by leveraging risk-sharing facilities for mortgages by women borrowers and setting inclusion targets for female entrepreneurs to access credit. IFC is working with clients in IDA countries to provide better tailored financial services and business support to women female customers and to further document the business case.
- Implementation of the recommendations of the WBG Global Gender-Based Violence Task Force in operations in IDA-eligible countries, and the development of a portfolio of projects in IDA countries that prevent and/or respond to GBV in sectors like transport, extractives, citizen security, health, education, agribusiness, manufacturing, tourism, and urban and rural development.
- Pilots in six IDA countries to establish best practices on collecting high-quality, individual-level information on jobs, asset ownership, and entrepreneurship in household surveys.

v. **Under IDA19, IDA proposes to adopt policy actions that build on achievements during previous IDA cycles, speed up investment in people, create opportunities and strengthen resilience by scaling solutions to close key gaps.** Building on progress in IDA18, IDA19 targets remaining gaps, such as in access to reproductive and adolescent health, in economic opportunity, and in prevention and response to GBV. IDA19 also seeks to leverage opportunities, such as the Digital Economy for Africa Initiative and the Human Capital Project.

vi. **In IDA19, the Gender and Development Special Theme will work on twin tracks.** First, a set of core commitments under the Gender and Development Special Theme will deepen the implementation of the WBG Gender Strategy linked to the four pillars of the strategy. Second, IDA19 will explore and strengthen linkages with other special themes, especially where directly relevant to the WBG Gender Strategy and the SDGs, such as in ensuring that women and men benefit from IDA interventions that promote jobs and economic transformation, governance, and interventions in fragile and conflict situations.

vii. **Management would welcome feedback from IDA Deputies and Borrower Representatives on the proposed policy commitments for the IDA19 Gender and Development Special Theme set out in this paper.**

Objectives	Policy Commitments
Improving Human Endowments	1. IDA19 financing operations will support women’s empowerment through increased access to quality reproductive and adolescent health services in at least 15 of the 30 countries with the lowest HCI.
Removing Constraints for More and Better Jobs	2. At least 60 percent of IDA19 financing operations for digital skills development will support women’s access to online work.
Removing Barriers to Women’s Ownership of and Control over Assets	3. All IDA19 financing operations for Digital Development will support women’s increased access to ICT services and take steps to increase women’s usage of services.
Enhancing Women’s Voice and Agency	4. Support at least five IDA countries to invest in GBV prevention and response, delivering safe, quality, inclusive services through health systems.
	5. Support at least five IDA countries to implement GBV prevention and response protocols as part of safe and inclusive schools.
Interlinked policy commitments covered under other Special Themes	
Jobs and Economic Transformation	❖ 50 percent of entrepreneurship projects will incorporate digital financial services and/or digital entrepreneurship elements – and ensuring they address particular constraints facing women and/or persons with disabilities.
	❖ IDA commits to support at least 12 IDA countries among the 30 countries with the lowest HCI with programs or policies to improve skills and employability, emphasizing the differential constraints facing young women and young men.
Fragility, Conflict, and Violence	❖ At least 20 IDA FCS eligible country portfolios will support improvements in social sector service delivery, with a focus on addressing the differential constraints faced by men and women, boys and girls.
Governance and Institutions	❖ Support institutions and build capacity in 10 IDA countries to reduce gaps in the availability of core data for evidence-based policy making, including disaggregation by sex and disability where appropriate. ¹

¹ Data disaggregation by sex and disability in the Data for Policy (D4P) package will be performed where it is appropriate, which corresponds to contexts where household survey data is amenable to disaggregation, specifically for data collected at the individual level. The D4P package will also continue promoting the production of sex and disability disaggregated statistics in countries where this is already available.

I. INTRODUCTION

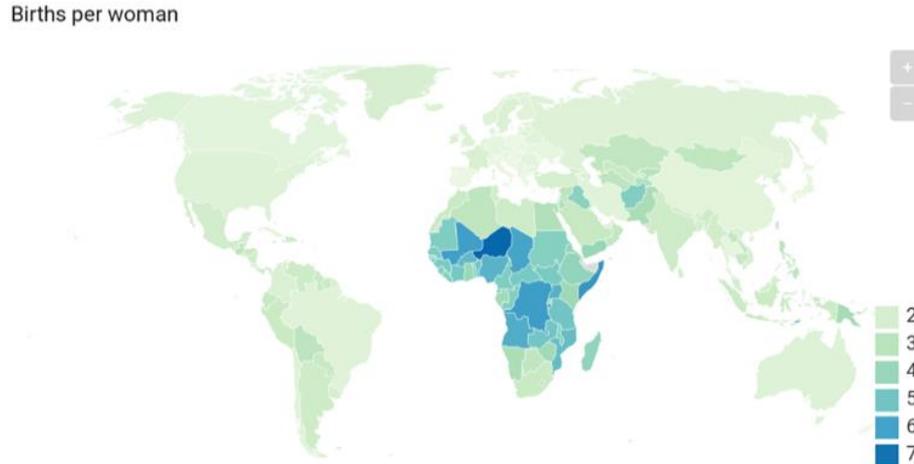
1. **The WBG launched a new gender strategy for 2016 – 2023, building on past progress and reflecting changes both in the global landscape and in the accumulation of evidence of what works to close gaps between males and females.** Closing gaps can help set countries on a sustainable path towards more diversified economies, higher levels of productivity and better prospects for the next generation. At the same time, the private sector increasingly recognizes that closing gender gaps in employment and leadership can mean better talent, more productivity, innovation, a wider customer pool and ultimately a stronger bottom line. Not only is gender equality a desirable objective, it is also achievable. Evidence shows that public policies and business practices can close gender gaps and create a better environment for tackling adverse norms and expectations about female and male roles and ending discrimination against women and girls, especially the poorest.

2. **Yet, closing gaps between males and females rapidly and significantly in IDA countries has been elusive in key areas.** If the Sustainable Development Goals (SDGs) are to be realized by 2030, progress needs to be swift and considerable in closing gaps between women and men. IDA19 can play a central role in helping countries achieve the targets, especially under SDG5: achieve gender equality and empower all women and girls. Closing gaps between women and men is also central to the achievement of many other SDGs, such as inclusive growth and full and productive employment under SDG8, and peace, justice and strong institutions under SDG16.

3. **Progress has been made, but first-generation issues remain in the attainment of human endowments.** IDA countries have made progress toward equality between males and females, especially in health and education. Both women's and men's life expectancy have improved in IDA countries: from 57 years in 2000 to 66 in 2017 for women, compared to an increase from 55 to 62 years for men. Overall, gaps in various dimensions of education have closed. For instance, the most recent data for IDA countries show primary completion rates at 79 percent for boys and 75 percent for girls and lower secondary completion rates at 52 percent for boys and 49 percent for girls. But the averages mask critical issues, with girls lagging boys in educational enrolment and attainment in parts of countries or regions, such as the Sahel, and where other factors often compound the gap, such as being born into a minority ethnic group, into the poorest households or living with a disability. Twenty-five of the 30 countries with the lowest Human Capital Index (HCI) ranking,² mostly in Sub-Saharan Africa, have a total fertility rate over four children, which increases maternal mortality, constrains women's economic opportunities, and prevents countries from completing the demographic transition and reaping the benefits of the demographic dividend (see Figure 1). The adult lifetime risk of maternal mortality for women in Sub-Saharan Africa is one in 36 (one in 18 in Chad and one in 22 in Somalia), and in six countries (Burundi, Chad, Liberia, Niger, Nigeria, and Somalia) one in 23 deaths among women of reproductive age are due to maternal causes. Twenty-one countries, all in Africa, still experience more than 500 maternal deaths per 100,000 births.

² For more on the Human Capital Index, and the full list of the bottom 30 countries: <http://www.worldbank.org/en/publication/human-capital>.

Figure 1. Sub-Saharan Africa Has the Highest Fertility Rates in the World



Source: Gender data portal based on WHO data.

4. **Increasing women’s and men’s participation in paid employment and increasing their income-earning opportunities and productivity, are central to the achievement of the twin goals of eliminating extreme poverty and boosting shared prosperity by 2030.** Yet, in most IDA countries today, data indicate that gender inequality has been stubbornly persistent across multiple dimensions of work. Women in IDA countries are more likely than men to engage in low-productivity activities, be unpaid family workers, work in informal employment, and transition more frequently between informal employment and being out of the labor force. Gender gaps in hourly wages are prevalent in all countries, including IDA, but the variance is large: for instance, in Pakistan it is 34 percent, in Sierra Leone and Nepal it is 29 percent, while in Malawi it is 14 percent. In East Asia and the Pacific, wage differentials are closing for most countries, but women still earn less on average, primarily because they cluster in lower-wage industries and occupations. In most countries, women are also more likely to be found in part-time work than men. Part-time employment among women is 30 percentage points higher for women than for men in Bangladesh and Pakistan.

5. **Similarly, women’s ownership of and secure access to physical/financial assets, central to the achievement of the WBG twin goals, lag that of men’s in IDA countries.** Worldwide, account ownership in a financial institution has increased dramatically: between 2014 and 2017, 515 million adults acquired accounts. Yet, women continue to trail men in account ownership, with the gender gap in developing economies at nine percentage points. Fifty-six percent of all unbanked adults are women. Women are also overrepresented among the unbanked in economies that have successfully increased account ownership and have a relatively small share of adults who are unbanked. In Kenya, for example, only about a fifth of adults are unbanked, but about two-thirds are women.³ Women-owned firms tend to be smaller than men’s, employ fewer people, and are more likely to be home-based. Women’s relative access to credit is an important factor constraining women in the Small and Medium Enterprises (SME) sector, along with non-financial barriers such as inadequate physical infrastructure and restrictive legal and regulatory

³ The Global Findex Database (2017), Measuring Financial Inclusion and the Fintech Revolution.

frameworks. Only 29.4 percent of firms in IDA countries have female participation in ownership. Similarly, at 17.4 percent, the share of firms with women as top managers is low. Financial services are rapidly expanding, but big opportunities remain to be realized in increasing access for women and men, and in closing gender usage gaps.

6. **Another factor holding back women’s economic opportunity in IDA countries is their limited access to and use of technology.** Among IDA countries with data, some show stark differences in internet use between men and women. In Pakistan, for instance, men are 16 percentage points more likely than women to use mobile internet. Similarly, women in some IDA countries are less likely than men to own or use mobile phones; in Mali and Niger the mobile ownership gender gap is 18 percentage points.⁴ In South Asia, women are 26 percent less likely to own a mobile than men and 70 percent less likely to use mobile internet. This gender gap in access to mobile technology limits economic opportunity across several dimensions. For instance, many women in IDA countries live in a context of conflict, poor infrastructure and/or remoteness, where access to mobile platforms can be the only way to avoid financial exclusion and ensure relatively safer non-cash transfer systems. IDA can play a role in closing these gaps by further building its portfolio of investments to expand internet technology.

7. **Finally, women and girls in IDA countries are also often deprived of voice and agency, with the incidence of Gender-based Violence (GBV) alarmingly high.** Giving women an equal voice and role in decision-making in societies and households may be the most difficult part of the gender equality agenda. Lack of voice and agency is reinforced by GBV: 35 percent of women worldwide have experienced either physical and/or sexual intimate partner violence or non-partner sexual violence. Prevention and responses require policies and public action to change social norms, the law, and legal institutions, alongside programs to promote economic opportunities, social protection, and education. Engaging men and boys as key change agents, especially in supporting care work, dismantling norms that sanction violence against women, and promoting the benefits of gender equality for men and women, are also necessary. These issues are closely related to the specific country context and cultural traditions.

IDA’s Approach to Gender Equality

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

⁴ Ibid.

corporate-wide gender strategy, which began implementation in 2016. IDA18 raised ambitions further, pivoting to deliver operations that achieve results in closing the specific gaps (identified by the WBG Gender Strategy) between women and men, in human capital, access to more and better jobs, ownership and control over assets, and voice and agency.

9. **IDA19 seeks to continue this trajectory by further increasing IDA’s ambition, especially in closing key gaps in economic opportunity and in better helping support systemic approaches to prevention of and responses to GBV.** This paper lays out a roadmap for IDA to continue the pivot towards results in the overall portfolio, and details some of the tools and actions required to support implementation.

II. PROGRESS UNDER IDA18 AND LESSONS LEARNED

10. **Substantial progress has been made against all IDA18 gender-related commitments.** The WBG has:

- rolled out new activities under the four pillars of the Gender Strategy: endowments, jobs, assets, and voice and agency;
- taken actions to improve the availability and quality of gender data in IDA countries;
- launched projects to address GBV;
- strengthened the knowledge base of what does (and does not) work to close gender gaps in key sectors; and
- implemented the recommendations of the WBG Global Task Force on Gender-Based Violence within operations in IDA-eligible countries.

11. **Building on the experience of earlier IDA cycles (see Box 1 below), the IDA portfolio has started to reflect the more focused approach launched under IDA18, including innovative design, and/or pivots to address second-generation issues, prevention of and responses to GBV, and voice and agency.** With the help of IDA18, many countries have now launched concurrent IDA-funded operations across several sectors to address gaps in several of the Gender Strategy’s pillars. Across 35 countries,⁵ IDA supports operations that help close gaps in all four of the Gender Strategy’s pillars: endowments, jobs, assets, and voice and agency. Operations in 33 additional IDA countries address gaps in either two or three of the Gender Strategy pillars. For instance, in the Democratic Republic of Congo (DRC), an IDA18-supported project addresses the high rate of maternal mortality, maternal health and sexual and reproductive health rights, with another operation targeting gaps in agricultural productivity and improving rural livelihoods by aiming to increase job opportunities for women, improved nutrition and access to agricultural assets. A third DRC operation aims to close gaps in female participation in training programs at more senior levels of the public service, with still another operation prioritizing the connection of electricity to households without any prime-age males, who tend to be poorer. It also

⁵ Afghanistan, Bangladesh, Burkina Faso, Burundi, Cameroon, Central African Republic, Chad, Côte d’Ivoire, Djibouti, Democratic Republic of Congo, Ethiopia, Ghana, Guinea, Haiti, Kenya, Kosovo, Lao People’s Democratic Republic, Lesotho, Liberia, Madagascar, Malawi, Mali, Mozambique, Myanmar, Nepal, Nicaragua, Niger, Pakistan, Papua New Guinea, Rwanda, Sao Tome and Principe, Senegal, Sierra Leone, Uzbekistan and Zambia.

assists them with connection charges while launching a communications and awareness campaign to change community perceptions around electricity and provide information about the use of prepaid meters, planned improvements in electricity service, and positive impacts for women (and men) of using legal connections.

Box 1. IEG Evaluation of the Gender Theme in IDA

An evaluation by the Independent Evaluation Group (IEG) covering IDA operations that closed in FY14 – FY17 (i.e. operations that were launched under IDA17 or before) found notable progress under the Gender Special Theme, with IDA country strategies and operations increasingly addressing gaps between women and men.*

The evaluation found that under the new country engagement model, all nine Systematic Country Diagnostics (SCDs) reviewed for IDA countries “discussed gender issues” related to inequalities between women and men, and five identified “key gender gaps” to be addressed. Further, the focus of the SCDs went beyond human development to discuss issues of economic empowerment, especially in relation to labor force participation, skills development, and jobs.

IEG also found that “discussions of gender issues” featured in virtually all IDA country strategies by FY16, up from 64 percent in 2005. At the same time, some of the reviewed Country Partnership Frameworks (CPFs) identified “key gender issues” without suggesting specific actions to address them, and several CPFs that proposed specific actions did not systematically align the results-measurement system to track them.

Assessing the operational portfolio, the IEG evaluation found progress but considerable unevenness across Global Practices (GPs). Health, Nutrition, and Population (HNP) had the highest share (38 percent) of exiting projects with Project Development Objectives (PDOs) that explicitly address gender, in contrast to half of GPs that had no such project. Looking at individual project components, 13 out of 15 GPs had projects that explicitly addressed gender, with the HNP and Agriculture GPs hosting the highest shares. IEG found that the Environment and Natural Resources GP, the Energy and Extractives GP, and the Transport and Digital Development GP were the three GPs without project PDOs that explicitly targeted gender, while also having the lowest share of projects with at least one component targeting gender. Over the review period, IDA projects increasingly reported sex-disaggregated data: 75 percent of IDA project Implementation Completion and Results Reports presented sex-disaggregated or male- or female-specific indicators, with a further 13 percent reporting on the share of female beneficiaries.

Finally, the evaluation found that “a sharper focus on gender is needed in conflict-affected areas.”

Since the end of the review period, many new initiatives seek to make further progress. IDA now seeks to go beyond “discussing” and “integrating gender issues” to a sharper focus on key gaps between males and females in human capital, jobs, assets, and voice/agency that matter for outcomes within countries and sectors. Policy commitments in IDA17 and IDA18 led to the introduction of a new WBG Gender Strategy, and a new approach to tag only those projects that take meaningful action to close gaps between women and men in the four pillars of the Strategy. A policy commitment in IDA18 also renewed the focus on preventing GBV and enhancing women’s access to entrepreneurship and livelihoods in Fragile and Conflict-Affected Situations (FCS).

**Learning from IDA Experience. Lessons from IEG Evaluations, with a Focus on IDA Special Themes and Development Effectiveness. World Bank Independent Evaluation Group, [April 2019].*

A. PROGRESS TO DATE

Human Endowments

12. IDA financing and operations are focused on addressing critical first- and emerging second-generation issues in IDA countries. IDA countries still lag on some critical first-generation issues in health, education and social protection, as well as on emerging, second-

generation issues, such as care needs for aging populations and emergence of non-communicable diseases, with strong impact on women's economic opportunity and wellbeing. IDA operations in health continue to support access to quality care, with a special focus on adolescent, reproductive and maternal health services. In FY17, nine new IDA operations were approved to improve the availability and affordability of adolescent and reproductive health services, including for survivors of GBV, representing 35 percent of the total Health, Nutrition and Population (HNP) portfolio, amounting to US\$822 million. In FY18, another nine IDA operations (42 percent of the HNP portfolio, worth US\$1.63 billion) were also approved, and three additional IDA operations were launched in Q1 and Q2 of FY19 amounting to US\$71 million and constituting 34 percent of the HNP portfolio. Fourteen new operations approved under IDA18 (US\$2.25 billion) for primary and secondary education in Afghanistan, Bangladesh (three separate operations), Cameroon, Central African Republic, Ethiopia, The Gambia, Guinea-Bissau, Kenya, Malawi, Moldova, Senegal, and Zambia address remaining gender-based disparities in enrollment, attendance and retention for girls. These operations also support improved access for girls to quality pre-primary and basic education, address transition and retention challenges for adolescent girls, promote positive role models and agency, address GBV, and train female teachers to use technology in Science, Technology, Engineering and Math (STEM) subjects to enhance learning. Operations are starting to increase the work to address important second-generation issues especially with impact on labor market transitions and outcomes – a pivot that should continue as IDA country gaps in education increasingly disappear.

Removing Constraints to More and Better Jobs

13. Many IDA countries have experienced rapid economic growth over the past 10 years. Yet, employment growth has not always followed. Women continue to trail men in labor force participation in IDA countries. In some countries, especially in South Asia, women are falling even further behind men, accounting for most of the decline in employment rates. When women are not able to access jobs, countries pay sizeable economic and social costs, foregoing significant growth potential, risking higher levels of poverty as well as women's reduced agency.

14. Guided by the WBG Gender Strategy, IDA supports enabling factors to help lessen or remove the constraints to employment that women face. Operations are starting to support more robust policy frameworks for and provision of care services, both for the young and the elderly, helping to relieve an important constraint to women's labor force participation, and providing new employment opportunities in a sector that often employs more women than men. In FY17 and FY18, IDA financed 14 new operations (US\$895 million) to support affordable care services.

15. To facilitate better mobility and access to jobs, 35 IDA operations launched in FY17, FY18, and FY19, target the improvement of infrastructure and safer transportation services for women and men. IDA has helped build the transport infrastructure and systems necessary to connect people with jobs, goods and services. Fifteen projects (US\$1.8 billion) launched in IDA countries in FY17, 12 projects (US\$1.4 billion) launched in FY18, and a further eight launched in FY19 (US\$365 million) promote public transportation and road safety that accounts for women's and men's different mobility needs, often helping women access paid employment opportunities. A subset of these projects supports urban transportation while addressing specific issues related to personal security needs of women and men. For instance, in Abidjan, an IDA-funded operation

now helps to improve urban mobility, transport management, and logistics in a way that identifies and addresses the differential mobility and personal security needs of women and men and builds security amenities in stations while tracking and reporting on their effectiveness. The operation also employs contractual arrangements with clauses to prevent and report any case of GBV. These and other promising interventions can be crucial for women's access to job opportunities and should continue under IDA19.

16. **With the help of new operations launched under IDA18, IDA's portfolio increasingly addresses productivity gaps between women and men.** New projects in Cape Verde, Côte d'Ivoire, Ethiopia, Guinea-Bissau, Nepal, Niger, Pakistan, and Rwanda address gaps between men and women in productivity, with a focus on improving life skills, providing entrepreneurship training for women, or supporting formal vocational training that addresses the different learning styles and needs of women and men. Efforts to address occupational sex-segregation often require working across sectors and Global Practice (GPs) groups across the World Bank (WB) and using multipronged approaches.

17. **The International Finance Corporation (IFC) continues its work on improving women's employment, by helping clients to recruit, retain and promote women.** This includes addressing a major constraint to women's access to more and better jobs: lack of affordable childcare. In FY18, IFC published the report *Tackling Childcare*, which highlights how employer-supported childcare can help companies by acting as an incentive to attract and retain well-qualified employees, boosting productivity and profitability. Operational work is now being rolled out, including in IDA countries. In Bangladesh, for example, IFC provided a customized childcare diagnostic and advisory to one of the leading banks in the country to help meet its employees' childcare needs. In Pakistan, IFC partnered with the Pakistan Business Council over a period of 12 months to create more and better jobs for women in the country, which has one of the lowest rates of female labor force participation.

Removing Barriers to Women's Ownership and Control over Assets

18. **Ownership rights to assets, including land, are important to encourage productivity-enhancing investments, and access to and use of high-quality financial services are crucial to achieving inclusive growth.** Under IDA18, the portfolio increasingly seeks to address the disproportionate financial access barriers facing women, removing constraints to account ownership and use, such as due to lack of identification and distance to financial service providers. Eight operations approved under IDA18 promote financial inclusion by leveraging risk-sharing facilities for mortgages by women borrowers and by setting inclusion targets for female entrepreneurs accessing credit in Afghanistan, Burundi, Cape Verde, Djibouti, Kenya, Madagascar, Sao Tome and Principe, and Pakistan. IDA country analytics provide guidance on how to address gaps between women and men in access to financial services, and how to support women's entrepreneurship. Four IDA18 National Financial Inclusion Strategies now provide sex-disaggregated reporting and recommend actions, such as financial literacy training for women and increasing women's access to and use of financial services.

19. **IFC continues to expand its work with financial institutions, including in IDA countries, to provide better tailored financial services and business support to female customers and to further document the business case.** For example, to support the Bank of

Africa Group's lending to SMEs, the IFC launched, in March 2018, a US\$60 million investment in a regional risk-sharing facility. The SMEs included women-run businesses in Burkina Faso, Ghana, Madagascar, Mali, Niger, Senegal, Tanzania and Togo. IFC is also expanding its work with the insurance sector, which has not targeted the women's market in the past. If insurance firms provided products and services targeted to women, they could earn up to US\$1.7 trillion by 2030, according to IFC's study, SheforShield (see Box 2 below on IFC Women's Insurance Program).

Box 2. IFC: Financial Protection and Risk Mitigation for Women and Women-owned Small and Medium Enterprises (SMEs)

IFC is working with insurance companies, including in IDA countries, to design and expand risk mitigation and financial protection solutions to women in emerging markets, while at the same time increasing women's awareness and understanding of insurance. The program also seeks to increase opportunities for women in the insurance value chain as agents and distributors. Increased access to insurance is critical for women to succeed, as women need greater protection for potential tipping points in their lives – such as marriage, divorce, or retirement.

For example, in Nigeria, IFC partnered with insurance company AXA Mansard to design insurance policies to meet the needs of women entrepreneurs, and to recruit more women into the insurance industry. In Cameroon and Ghana, market research is currently underway for Activa Women's Insurance program, focusing on women entrepreneurs, professionals, millennials, and the micro sub-segments.

20. **IDA operations increasingly support access to Information and Communications Technology (ICT) services and mobile internet platforms.** The increased spread of mobile technology has been driving access to and use of financial services in IDA countries. ICT can also help improve women's employment opportunities, especially when mobility is a constraint, and increase women's productivity – by enabling women to break patterns of occupational sex-segregation, or by increasing access to markets, knowledge and information. Closing the gender gap in access to mobile technology boosts economic opportunity across several dimensions and can be essential for women to avoid financial exclusion, and to access current market information and relatively safer non-cash transfer systems. Recent IDA operations in Afghanistan, the Kyrgyz Republic and Côte d'Ivoire help increase women's access to digital services in rural communities and leverage digital platforms to improve farm productivity and access to markets, provide digital skills training targeting women, support women's better access to the internet and to ICT services, and provide job opportunities in the ICT sector, which are better-paid and male-dominated in many IDA countries.

21. **The Women Entrepreneurs Finance Initiative (We-Fi) was launched at the start of IDA18, enabling significant financing towards closing gaps between women and men.** We-Fi is a collaborative partnership among 14 governments (Australia, Canada, China, Denmark, Germany, Japan, the Netherlands, Norway, the Russian Federation, Saudi Arabia, Republic of South Korea, the United Arab Emirates, the United Kingdom, and the United States), Multilateral Development Banks and other stakeholders housed in the WBG. We-Fi is the first such initiative to provide comprehensive solutions, at scale: access to finance, markets, technology, and mentoring, and strengthening policy frameworks. Under the first round of allocations, the WBG was granted US\$75 million for its program "Creating Finance and Markets for All," with US\$49 million allocated to the IFC and US\$26 million to the WB. Over half of the funds allocated to the WBG are dedicated to IDA countries and conflict affected states, including Bangladesh, Côte

d'Ivoire, Mozambique, Nigeria, Pakistan, Senegal, Tanzania, and Zambia. The grants are expected to mobilize comprehensive private and public sector solutions, and test and evaluate new approaches to supporting women SMEs.

Enhancing Women's Voice and Agency

22. **Giving women and men an equal role in decision making can be critical in advancing gender equality and in ensuring effective project outcomes.** IDA operations increasingly promote women's participation in service delivery governance structures, as well as their increased technical and managerial employment in utilities. During FY19, the WBG launched a Program on Diversity and Inclusion for Women in Water Utilities in partnership with bilateral development agencies, Civil Society Organizations (CSOs), and the private sector, building on the experience of an IDA-funded operation in Malawi and replicating efforts in other IDA countries and elsewhere. IDA-supported operations also strengthened women's representation in water user associations and improved women's opportunities to benefit from project-related activities. For example, an IDA-supported Program-for-Results (PforR) in Benin has introduced targets for women in decision making roles. Another program supported by the IDA Regional Program in Sahel has gender quotas for irrigation schemes, as it aims to provide technical support in securing land rights and access to improved irrigation finance.

23. **IFC's commitment to enhancing women's voice and agency is anchored in its Women on Boards and in Business Leadership training program.** The program: (i) positions gender diversity as a strategic tool to leverage talent, stimulate innovation, and spur business growth; (ii) navigates unconscious biases that block the advancement of talented leaders; (iii) leverages the effective leadership skills of emotional intelligence; (iv) elevates the efforts of male champions to reap the benefits of diversity; and (v) enhances financial, environmental, social, and governance performance. The program was delivered in Pakistan in September 2018 and will be rolled out to other IDA countries.

Preventing Sexual Exploitation, Abuse and Harassment

24. **To mitigate and prevent sexual exploitation and abuse in operations, the WBG launched a Global Gender-Based Violence Task Force in 2016.** Based on the task force's recommendations, presented in August 2017, the WBG Board adopted an action plan in November 2017, with risk mitigation tools and actions for operations funded under IDA18, as well as operations funded by the International Bank for Reconstruction and Development (IBRD).⁶ In addition, IFC's Environmental, Social, and Governance team has developed and delivered guidance on GBV to operational colleagues. In FY19, IFC started conducting enhanced screening for sexual exploitation and GBV-risk for all new investments, with a portfolio review also underway. IFC will require all but the lowest risk clients to include and implement anti-GBV policies and procedures for the workplace, and gender equality promoting provisions in their human resource policies.

25. **IFC continues to take steps to reduce GBV and sexual harassment in the workplace.** IFC developed a GBV and Respectful Workplace program, which included a "how to" for

⁶ Please refer to the IDA18 Mid-Term Review report for the full list of specific activities.

companies to prevent and tackle GBV for countries in the Pacific, and, as part of IFC's Better Works Program, is rolling out anti-sexual harassment training with companies. In Cameroon, IFC together with the WB, worked with the Nachtigal Hydropower Company to raise awareness on the business case for gender equality, diversity and inclusion within the company, across its supply chain and in host communities. In addition, IFC assessed GBV risk and mitigation within Nachtigal, and the WB identified high-quality GBV service delivery partners in Cameroon.

Fragility, Conflict, and Violence

26. **IDA18 was launched during a proliferation of large-scale conflicts in several parts of the world.** Consequently, large groups of people were forced into both internal displacement and exile. In response to these challenges and drawing on the lessons from initiatives under IDA16 and IDA17, IDA18 sets out to increase operations in fragile contexts that prevent or respond to GBV, including through access to essential services and livelihood support activities for women. Females and males are exposed to distinct types of displacement-related risk, with women and girls more exposed to rape and other forms of sexual violence, and men and boys to a higher degree subject to forced conscription. IDA is working to mitigate these risks, and to create better opportunities for employment, education, and voice for displaced populations. For example, the Development Response to Displacement Impacts Project in the Horn of Africa closes gaps between women and men in energy and service access to increase physical and mental well-being, while providing livelihood opportunities for women in refugee hosting communities. The Emergency Crisis Response project in Yemen helps build on-site childcare centers as well as flexible work hours to close gaps in job opportunities in labor-intensive work programs. Other operations have used IDA18 to break new ground, such as in DRC, which is using a health system strengthening project to address the high prevalence of GBV, including sexual violence.

27. **As IDA deepens its work in countries facing fragility, conflict and violence, it recognizes that it must build on these experiences to not only address issues related to GBV, but also the role of women as agents for peace, recovery and reconstruction, especially through their social and economic participation.** Please refer to the IDA19 Special Theme: Fragility, Conflict and Violence (FCV) paper for further details and plans.

28. **Through both investments and advisory projects in FCV settings, IFC works to enhance women's voice and agency.** In the Solomon Islands for example, the *Waka Mere Commitment to Action* is a two-year initiative which promotes gender equality in the private sector. *Waka Mere* seeks to move more women into leadership positions and promote women to jobs traditionally held by men. In Papua New Guinea, IFC worked with the largest catering firm in the country to help it become the first company in the Pacific to be awarded the leading global assessment and business certification for gender equality – Economic Dividends for Gender Equality.

Country Level Engagement

29. **IDA18 country policies and operations are increasingly backed by strengthened mechanisms for region and country-level action.** All regions are now implementing new or updated Regional Gender Action Plans, aligned with the Gender Strategy. In FY17, Africa, Europe and Central Asia (ECA), East Asia and Pacific (EAP) and the Middle East and North Africa

developed new RGAPs following those adopted in FY16 by Latin America and the Caribbean and South Asia (SAR) regions. All countries in EAP and SAR, and some countries in ECA have produced Country Gender Action Briefs or Plans and, all SAR countries have established Gender Platforms to help stimulate and coordinate analytical work and stronger operational designs.

30. All 20 IDA country Systematic Country Diagnostics (SCDs) approved between January and December 2018 identify one or more specific gaps between males and females in endowments, jobs, assets and voice/agency. All 12 SCDs for IDA countries in Sub-Saharan Africa produced in 2018 analyze gaps in all four gender strategy objectives, make gender equality an SCD priority, propose specific actions as a basis for policy dialogue, and identify key knowledge gaps. For instance, the Burundi SCD identifies gender equality as a country priority, analyzes gaps under all four Strategy pillars and proposes specific actions as a basis for policy dialogue. The SCD identifies rape and domestic violence as a major concern in Burundi and draws on evidence from an impact evaluation conducted in the country to recommend specific ways to effectively engage men and boys to bring about a positive change in attitudes and behaviors. The SCD also highlights the fact that 92 percent of Burundian women work (mostly unpaid) in the agricultural sector, which is characterized by low productivity. This problem is compounded by high fertility rates as poor women have little access to family planning services.

31. The lack of quality data in IDA country contexts poses a serious challenge for the design of effective interventions to address disparities between males and females. IDA18 committed to identify specific gender data gaps – especially on asset ownership and control, control over income, and employment – and to launch an initiative to address them. In a pilot initiative under IDA18, the WB is working with National Statistical Offices to gather direct respondent, intra-household level information on employment and assets in six IDA countries. The pilot in Malawi has been completed, and fieldwork is underway in Ethiopia and Tanzania, and will begin in Cambodia, Nepal, and Bhutan in summer-fall 2019. Separately, the *Global Findex* and *Women, Business and the Law* provided new data and reports in 2018 and 2019, respectively.

32. As the work to address specific gaps between women and men intensifies during the remainder of IDA18 and beyond, progress will require filling critical gender data gaps. Building on the pilot initiatives launched under IDA18, it will be a priority to scale up the work to gather direct-respondent information on employment, assets, time use, and voice and agency in regular household survey work.

B. EMERGING OPPORTUNITIES

The Human Capital Project

33. IDA19 presents an opportunity to take advantage of the WBG's increased focus on human capital, as expressed in the launch of the Human Capital Project (HCP). The HCP helps countries prioritize more and better investments in people for greater equity and growth. Ranging between 0 to 1, the HCI measures the contribution of health and education to the productivity of individuals and countries. A country's HCI is its distance to the frontier of complete education and full health. While all countries can do more to reach the frontier, IDA countries make up 28 of the 30 countries at the bottom of the HCI Ranking Table, of which 25 are in Sub-Saharan Africa. Twenty-five of the 30 have a total fertility rate over four, which increases maternal

mortality, constrains women's economic opportunities, and prevents countries from completing the demographic transition and reaping the benefits of the demographic dividend. Over half of the bottom 30 countries have maternal mortality ratios over 400.⁷

34. **To make progress against these challenges, many countries will need to invest more in building human capital.** Recognizing the importance of human capital and that education and health outcomes fall far short of what is required for human wellbeing and for economies to grow in a rapidly changing world, the HCP helps countries prioritize more and better investments in people for greater equity and growth. The HCP's three pillars cover (i) data (with the launch of HCI); (ii) strengthened measurement and research as a public good; and (iii) country engagement to support efforts to tackle the greatest barriers to human capital accumulation and utilization. Efficiency of spending, as well as governance and service delivery challenges also need to be addressed. IDA can play a key role in enabling more, and more efficient, investments for human capital.

35. **IDA supports countries to scale coverage of basic services and strengthen national systems for health, education, and social protection, focusing on priorities including the demographic transition, investing in the early years of life, and jobs.** Between FY00 and FY18, IDA funding for the human development sectors amounted to US\$61.8 billion. IDA's strong, results-focused investments in people help demonstrate the role of human development in underpinning national and household prosperity. Leveraging these investments more extensively from domestic budgets, the private sector, and other sources of development finance remains a challenge. The Global Financing Facility (GFF) is a complementary source of financing, which supports country investments in and finance of the health and nutrition of women, children and adolescents, and which was replenished in 2018, with important linkages to IDA's work (see Box 3).

Box 3. The Global Financing Facility (GFF) in Support of Every Woman, Every Child

An additional US\$1 billion was pledged to the GFF in 2018 to help expand work in the countries with the greatest needs, and to transform how health and nutrition are financed. The funds are expected to link to an additional US\$7.5 billion in IDA/IBRD resources for women, children and adolescent health and nutrition. New investors include Burkina Faso, which commits to allocate at least 15 percent of the annual budget to improve health, and Côte d'Ivoire, committing to increase its health budget by 15 percent. Nigeria recommitted to investing US\$150 million per year from its budget to sustainably finance health and nutrition of women, children and adolescents.

Women in the Digital Economy

36. **The rise of digital technologies and the digital economy offers an opportunity to unlock new pathways for rapid economic growth, economic mobility, innovation, job creation and access to quality services, which were unimaginable even a decade ago.** The accelerating pace of technology diffusion, the convergence of multiple technologies, and the emergence of global platforms are disrupting traditional development models. In 2016, the global digital economy was worth US\$11.5 trillion, or 15.5 percent of global GDP. It is expected to reach 25 percent in less than a decade, far outpacing the growth of the 'traditional' economy.

⁷ Maternal mortality ration (modeled estimate, per 100,000 live births)

37. **IDA countries' digital evolution has been impressive.** Sub-Saharan Africa has the highest percentage of mobile money use in any region, suggesting leapfrogging opportunities for IDA countries in the use of new financial technology. At the same time, Africa is home to the world's youngest population and is ready for a digital transformation that could change the trajectory of the continent and provide much-needed jobs to the millions of young people who enter the workforce each year if they are equipped with the right skills and access to digitally-enabled job and entrepreneurship opportunities.

38. **The Digital Economy for Africa initiative seeks to ensure that every African woman/man, business and government is digitally enabled by 2030.** The initiative targets investments in digital infrastructure to increase network coverage across the continent, digital skills, digital platforms (including digital IDs), digital financial services, and digital entrepreneurship – setting specific targets for each one of them. Successful implementation demands a specific focus on women's and adolescent girls' access to digital skills training, to digital services, digital platforms, and digitally-enabled entrepreneurship opportunities. IDA can play an important role in making it so.

Launching Systemic Approaches to Prevent and Respond to GBV

39. **A challenge at the outset of IDA19 is to build a portfolio, to innovate, to track what works and to replicate and scale up evidence-based solutions for GBV prevention and responses.** IDA operations across regions and in a multitude of sectors, such as health, education, trade and competitiveness, transport, and social development are beginning to support GBV prevention and responses.⁸ The opportunity now is for IDA to move from supporting individual projects, to providing system-wide support for the prevention and responses to GBV by helping IDA countries provide services to survivors in safe spaces. The operational experience so far shows that IDA can be effective in providing support for GBV prevention and response, there is client demand, and there is room to explore further innovation and pivot toward country and system-wide approaches.

III. WAY FORWARD AND PROPOSED POLICY ACTIONS

40. **Under IDA19, IDA proposes to continue sharpening the results focus and adopting policy actions that build on achievements under IDA18, speed up investment in people, create opportunities and strengthen resilience by scaling solutions to close key gaps.** IDA, with its country-driven, multisectoral and public-private business model, is well-positioned to assist client countries to develop human capital, close economic gender gaps and prevent and respond to GBV. Closing gender gaps is a complex task spanning multiple sectors and requiring sustained effort over long periods. The launch of the Gender Strategy helped set the stage for IDA's improved effectiveness in targeting the closure of specific and critical gaps between women and men, and in measuring results.

⁸ By the end of FY18, World Bank operations in IDA countries that addressed GBV as a key or partial objective totaled US\$464 million. Twenty-five IDA operations in FY18 provide specific actions to address GBV.

41. **With the first IDA19-financed operation set to be launched at the ten-year mark before the 2030 targets, achieving the greater ambitions enshrined in the SDGs requires IDA countries and their partners to make considerable progress in closing gaps between women and men, especially in economic opportunity.** The support enabled through the IDA19 Special Theme on gender will accelerate progress against targets under SDG5: achieve gender equality and empower all women and girls, such as universal access to sexual and reproductive health services, women's equal rights to economic resources as well as access to ownership and control over assets and financial services, promotion of women's empowerment through the use of enabling technology, and the elimination of all forms of violence against all women and girls in the public and private spheres. IDA19 support is also central to many of the other SDGs. For instance, the proposed activities to close gaps between women and men both under the Gender and the Jobs and Economic Transformation (JET) Special Themes have direct relevance for SDG8 to promote inclusive growth and full and productive employment. Similarly, actions to close gaps between women and men proposed under the FCV and Governance Special Themes are directly relevant for SDG16 to promote peace, justice and strong institutions.

42. **Under IDA19, therefore, the Gender and Development Special Theme will work on twin tracks to sharpen the focus on results.** First, it will deepen the implementation of the WBG Gender Strategy linked to the strategy's four pillars: improving gaps in human endowments, removing constraints for more and better jobs, removing barriers to women's ownership and control of assets and enabling women's voice and agency. This policy package is strengthened by focusing on cross-cutting issues, especially Human Capital and Technology to accelerate progress. Second, IDA19 will explore and strengthen linkages with other special themes, ensuring that women and men, especially the young, benefit from IDA interventions in the world of work, in fragile and conflict situations and in other special themes. The Gender and Development Special Theme, therefore, realizes strong interlinkages with the JET, FCV and Governance and Institutions special themes, especially on issues where directly relevant to the WBG Gender Strategy and the SDGs.

A. CORE COMMITMENTS TO DEEPEN THE IMPLEMENTATION OF THE WBG GENDER STRATEGY

43. **Deepened implementation of the WBG Gender Strategy is critical for the overarching IDA19 theme of investing in people, growth and resilience.** This involves a focus on (i) supporting closing gaps between females and males through the HCP, particularly on the fertility/demographic dividend; (ii) facilitating more and better jobs by closing gaps in labor market outcomes; (iii) addressing gaps in participation in the digital economy through the Digital Economy for Africa initiative and other digital initiatives to enhance asset ownership; and (iv) launching systemic approaches to prevent and respond to GBV; and (v) ensuring at least basic availability of gender data and knowledge for all IDA countries through a minimum data package and encouraging further investments in "what works".

Improving Human Endowments

44. **Under the Gender and Development Special Theme, IDA19 will look to raise the pace of progress against key human endowment indicators.** The extensive program of support for health, education, and social protection, will operate with renewed impetus provided by the HCP.

A special focus under IDA19 will be on fertility and maternal mortality, with more operations that empower women in the 30 countries that score worst on the HCI through increased access to quality reproductive and adolescent health services.

IDA19 Policy Commitment:

- *IDA19 financing operations will support women's empowerment through increased access to quality reproductive and adolescent health services in at least 15 of the 30 countries with the lowest HCI.*

Removing Constraints for More and Better Jobs

45. **Under the Gender and Development Special Theme, IDA19 will continue to support women's access to more and better jobs.** A special focus under IDA19 will be to target financing operations to close gaps between women's and men's access to job opportunities in the rapidly growing digital economy.

IDA19 Policy Commitment:

- *At least 60 percent of IDA19 financing operations for digital skills development will support women's access to online work.*

Removing Barriers to Women's Ownership of and Control over Assets

46. **A growing area of engagement for IDA is to help close accessibility gaps to ICT services and mobile internet platforms.** Closing the gender gap in access to mobile technology boosts economic opportunity across several dimensions and can be essential for women to avoid financial exclusion, to access current market information and to access relatively safer non-cash transfer systems.

47. **Under the Gender and Development Special Theme, IDA19 will continue to support women's ownership of and control over assets.** A special focus under IDA19 will be for operations to support women's increased access to ICT services in IDA countries, and to take steps to increase women's usage.

IDA19 Policy Commitment:

- *All IDA19 financing operations for Digital Development will support women's increased access to ICT services and take steps to increase women's usage of services.*

Enhancing Women's Voice and Agency

48. **Under the Gender and Development Special Theme, IDA19 will continue to support women's voice and agency through many different interventions.** A special focus under IDA19 will be for operations to support countries to invest in GBV prevention and response, by working on prevention programs in schools and broader social programming, and by delivering safe quality services co-located in public service delivery systems, such as in hospitals. A core feature of the World Bank's experience in mitigating the risk of sexual abuse, exploitation and harassment has been to adopt a survivor-centric approach paying close attention to how allegations are handled,

and the way survivors are treated. IDA is now looking to increase its support for prevention efforts as well as holistic responses to GBV through safe and inclusive service delivery systems and stronger efforts at norms change. In HNP, one new IDA operation (US\$120 million) in FY17, seven new IDA operations (US\$616 million) in FY18 and two new IDA operations (US\$93 million) so far in FY19 address GBV response. One of these IDA-financed operations supports the co-location of services for victims of GBV in hospitals (see Box 4 below). This is a new but promising area of work for IDA, with scope to help client countries train health staff on recognition, treatment, counseling and referral for GBV-survivors.

Box 4. Strengthening Support for Survivors of Gender-Based Violence (GBV) in Health Delivery Systems

Additional financing (US\$43 million) to the Central African Republic's Health System Support and Strengthening Project helps improve quality of essential health services while co-locating services for GBV survivors.

This includes the establishment of five integrated centers for the medical care of GBV survivors, including clinical management of rape. The project also enables free medical consultation fees, medical examinations, hospitalization, and surgery for fistula and emergency obstetric care.

Other services financed by the operation include psychosocial and socioeconomic support, involving income-generating activities, along with protection services, including provision of safe spaces and temporary refuge for survivors.

IDA19 Policy Commitments:

- *Support at least five IDA countries to invest in GBV prevention and response, delivering safe, quality, inclusive services through health systems.*
- *Support at least five IDA countries to implement GBV prevention and response protocols as part of safe and inclusive schools.*

B. REALIZING INTERLINKAGES WITH OTHER SPECIAL THEMES

49. **Policy actions under other IDA19 special themes will also advance gender equality, underlining strong interlinkages among special themes.** The priorities and core themes under JET are closely aligned with the WBG Gender Strategy. A special focus under IDA19 will be to close gaps between women's and men's access to and use of digital financial services, as well as in entrepreneurship. In FCV situations, IDA's work on refugees and host communities will seek to use project design to close gaps in economic activities, and to prevent and mitigate the effects of GBV. A special focus will be populations and migrants in displacement, and the communities that host them, addressing the women's and men's distinctive economic and social needs and opportunities, and promoting their voice and agency. To improve data quality the Data for Policy Package under the Governance and Institutions Special Theme will focus on closing gender data gaps, which will help strengthen the production and availability of core data for more evidenced-based policymaking.

Special Theme Interlinkages: Jobs and Economic Transformation

50. The JET theme contains strong overlap and interlinkages with the Gender and Development theme, especially in the areas that focus on firms and on the world of work.⁹

As countries diversify and jobs move out of agriculture into other sectors and value-chains, IDA-funded initiatives can help countries break occupational segregation in the labor market, and help women access paid employment and move from low to higher quality jobs (productivity, earnings, working conditions, access to social insurance). There is also an important agenda to improve the quality of the mainly informal jobs. The priorities and core themes under JET are closely aligned with the WBG Gender Strategy.

51. Recognizing that closing economic gaps between women and men is critical to achieving economic diversification and growth, the JET Special Theme will continue to support women in the world of work. A special focus under IDA19 will be operational support for women's access to and use of digital financial services, as well as women's entrepreneurship.

IDA19 Policy Commitment:

- *50 percent of entrepreneurship projects will incorporate digital financial services and digital entrepreneurship elements – and ensuring they address particular constraints facing women and/or persons with disabilities.*
- *IDA commits to support at least 12 IDA countries among the 30 countries with the lowest HCI with programs or policies to improve skills and employability, emphasizing the differential constraints facing young women and young men.*

Special Theme Interlinkages: Fragile, Conflict, and Violence

52. In Fragile and Conflict-Affected Situations (FCS), it is important to include women fully in post-conflict transition operations, whether in the demilitarization and demobilization agenda or in fast-disbursing community-driven development projects. Several ongoing crises highlight that displacement leads to distinctive risks and opportunities for males and females – such as increased risk of rape, violence, and forced conscription, or better opportunities for employment, education, and voice. In refugee camps today in many IDA countries, men tend to find jobs outside the camps, with women remaining to care for children and other family members. In these contexts, projects must take account of the important differences in how males and females are exposed to both risks and new opportunities that can benefit refugees as well as host communities, by facilitating access to services and technology that female refugees have a distinct and often vital need for, such as maternal and reproductive health services, clean cooking, direct cash transfers, and productive livelihood options. Under IDA19, the Fragility, Conflict, and Violence Special Theme will continue to address the differential risks and opportunities faced by women and men, boys and girls in FCV situations.¹⁰

⁹ IDA19 Special Theme: Jobs and Economic Transformation (JET) paper.

¹⁰ IDA19 Special Theme: Fragility, Conflict and Violence (FCV) paper.

IDA19 Policy Commitment:

- *At least 20 IDA FCS eligible country portfolios will support improvements in social sector service delivery, with a focus on addressing the differential constraints faced by men and women, boys and girls.*

Special Theme Interlinkages: Governance and Institutions

53. **Designing effective IDA interventions call for access to timely, quality data, especially in low-income contexts where scarce resources should be targeted to their most effective use.** The lack (and quality) of in-country data in IDA countries continues to hold back the potential for effective interventions to address disparities between males and females. In IDA countries there are especially large gaps and quality issues in country gender data, especially related to economic opportunity and outcomes.

54. **To address this issue, the WBG is launching a Data for Policy Package (D4P) package, targeting a core set of economic, social, and sustainability statistics.**¹¹ These statistics are crucial to assess and design policies that close gaps between women and men, as well as achieving other development objectives. D4P builds on the implementation of household surveys, crucial for well-functioning national systems of statistics.

55. **Recognizing the importance of improving availability of quality data, under the Governance and Institutions special theme, IDA countries will be supported in implementing the Data for Policy Package, including a focus on closing gender data gaps.** The objective under IDA19 is to strengthen the production and availability of core data for more evidenced-based policymaking.

IDA19 Policy Commitment:

- *Support institutions and build capacity in 10 IDA countries to reduce gaps in the availability of core data for evidence-based policy making, including disaggregation by sex and disability where appropriate.*¹²

IV. ISSUES FOR DISCUSSION

56. **Management would welcome feedback from IDA Deputies and Borrower Representatives on the proposed policy commitments for the IDA19 Gender and Development Special Theme set out in this paper.**

¹¹ IDA19 Special Theme: Governance and Institution paper.

¹² Data disaggregation by sex and disability in the D4P package will be performed where it is appropriate, which corresponds to contexts where household survey data is amenable to disaggregation, specifically for data collected at the individual level.

Annex 1: Table of IDA19 Policy Commitments: Gender and Development Special Theme

Objectives	Policy Commitments
Improving Human Endowments	1. IDA19 financing operations will support women’s empowerment through increased access to quality reproductive and adolescent health services in at least 15 of the 30 countries with the lowest HCI.
Removing Constraints for More and Better Jobs	2. At least 60 percent of IDA19 financing operations for digital skills development will support women’s access to online work.
Removing Barriers to Women’s Ownership of and Control over Assets	3. All IDA19 financing operations for Digital Development will support women’s increased access to ICT services and take steps to increase women’s usage of services.
Enhancing Women’s Voice and Agency	4. Support at least five IDA countries to invest in GBV prevention and response, delivering safe, quality, inclusive services through health systems.
	5. Support at least five IDA countries to implement GBV prevention and response protocols as part of safe and inclusive schools.
Interlinked policy commitments covered under other Special Themes	
Jobs and Economic Transformation	❖ 50 percent of entrepreneurship projects will incorporate digital financial services and/or digital entrepreneurship elements – and ensuring they address particular constraints facing women and/or persons with disabilities.
	❖ IDA commits to support at least 12 IDA countries among the 30 countries with the lowest HCI with programs or policies to improve skills and employability, emphasizing the differential constraints facing young women and young men.
Fragility, Conflict, and Violence	❖ At least 20 IDA FCS eligible country portfolios will support improvements in social sector service delivery, with a focus on addressing the differential constraints faced by men and women, boys and girls.
Governance and Institutions	❖ Support institutions and build capacity in 10 IDA countries to reduce gaps in the availability of core data for evidence-based policy making, including disaggregation by sex and disability where appropriate. ¹³

¹³ Data disaggregation by sex and disability in the Data for Policy (D4P) package will be performed where it is appropriate, which corresponds to contexts where household survey data is amenable to disaggregation, specifically for data collected at the individual level. The D4P package will also continue promoting the production of sex and disability disaggregated statistics in countries where this is already available.

Annex 2: Status of IDA18 Policy Commitments¹⁴

IDA18 Gender and Development Special Theme Objective	Policy commitment	Status
<p><i>Sharpen focus on closing gaps between women, men, girls and boys in country strategies and operations, and strengthen the data and evidence base to enhance impact towards gender equality</i></p>	<p>Human endowments/ first generation gaps:</p> <p>1. (a) All applicable IDA18 financing operations in primary and secondary education will address gender-based disparities, for instance, by incentivizing enrollment, attendance and retention for girls.</p>	<p>On track</p> <ul style="list-style-type: none"> • All 14 applicable operations approved in IDA18 in primary or secondary education (totaling US\$2.25 billion) address gender-based disparities, by incentivizing enrollment, attendance, and retention of girls (in Afghanistan, Bangladesh (3 separate operations), Cameroon, Central African Republic, Ethiopia, the Gambia, Guinea-Bissau, Kenya, Malawi, Moldova, Senegal, and Zambia.)
	<p>Human endowments/ first generation gaps:</p> <p>(b) All IDA18 financing operations for maternal and reproductive health will target the improvement of the availability and affordability of reproductive health services, including for survivors of gender-based violence.</p>	<p>On track</p> <ul style="list-style-type: none"> • All 13 operations approved in IDA18 for maternal and reproductive health provide at least one or more of the following: reproductive health consultations through mobile brigades, train mid-wives, develop adolescent-friendly health services, support free maternal health services, C-sections, and uptake of long-term contraception (in Afghanistan, Angola, Bangladesh, Cameroon, Democratic Republic of Congo, Egypt, Ethiopia, Guinea-Bissau, Lao PDR, Madagascar, Mozambique, Nicaragua, and Pakistan). The 13 operations amount to US\$ 1.7 billion in health spending, of which US\$364 million is directly dedicated to reproductive and maternal health.

¹⁴ As of end-March 2019

<p>Removing constraints for more and better jobs:</p> <p>2. 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.</p>	<p>On track</p> <ul style="list-style-type: none"> • 19 of 20 (95%) skills development operations approved in IDA18 support women’s participation in and improvement in the productivity of their economic activity, and/or consider how to reduce occupational segregation (in Bangladesh, Burkina-Faso, Cabo Verde (2 operations), Côte d’Ivoire, Ethiopia, Ghana, Guinea-Bissau, Nepal, Niger, Pakistan, Rwanda, Senegal, Sierra Leone, and regional operations in Africa). These operations address gaps between men and women in productivity with a focus on improving life skills, providing entrepreneurship training, and supporting formal vocational training.
<p>Removing constraints for more and better jobs:</p> <p>3. At least two-thirds of all IDA18 financing operations in urban passenger transport will address the different mobility and personal security needs of women and men.</p>	<p>On track</p> <ul style="list-style-type: none"> • The only urban transport project approved to date under IDA18 (in Côte d’Ivoire) met the expectation of addressing different mobility and personal security needs of women. • In addition, all three urban passenger transport projects in IDA countries that are expected to be delivered for Board approval in June 2019 address the different mobility and personal security needs of women.
<p>Control over assets with a focus on financial inclusion:</p> <p>4. At least ten IDA18 financing operations and ASAs for Financial Inclusion will address gaps in men’s and women’s access to and use of financial services, and at least ten Financial Inclusion strategies in IDA countries will provide sex-disaggregate reporting and put in place actions to target specifically women's financial inclusion.</p>	<p>On track</p> <ul style="list-style-type: none"> • 10 operations approved under IDA18 address gaps between women and men in access to and use of financial services through risk-sharing facilities for mortgages to women borrowers, building institutional capacity to identify and target gaps, and by setting inclusion targets for female entrepreneurs accessing credit (in Afghanistan, Burundi, Cabo Verde, Djibouti, Kenya, Madagascar, Pakistan, Sao Tome and Principe, Sierra Leone, and Somalia). • 9 country Financial Inclusion Strategies formulated under IDA18 suggest actions for women’s financial inclusion,

		<p>including financial literacy training and other activities to increase women’s access to and use of financial services, and provide sex-disaggregated reporting (in Bangladesh, Ethiopia, Gambia, Haiti, Liberia, Madagascar, Mozambique, Pakistan, and Zambia). Three more Financial Inclusion strategies to be launched in FY20 are currently building in actions for women’s financial inclusion in Tajikistan, Uzbekistan and countries in the West Africa Economic Monetary Union.</p>
	<p>Control over assets with a focus on financial inclusion:</p> <p>5. At least half of all IDA18 financing operations in the ICT portfolio will support better access to the Internet and better access to ICT services for women.</p>	<p>On track</p> <ul style="list-style-type: none"> • Five out of seven ICT operations approved under IDA18 support better access to the Internet and better access to ICT services for women, by providing digital skills training that targets women, and by stimulating the creation of digital services (in Afghanistan, Côte d'Ivoire, Kosovo, Kyrgyz Republic, and Tonga). • An additional ICT operation (in Benin) meeting this policy commitment will be submitted for Board approval in June 2019.
	<p>Enabling country-level action:</p> <p>6. Pilot data collections will be launched in at least six IDA countries to gather direct respondent, intra-household level information on employment and assets.</p>	<p>On track</p> <ul style="list-style-type: none"> • Three pilots have been launched (in Malawi, Ethiopia, and Tanzania) and three more (in Cambodia, Nepal, and Bhutan) will be launched in Q1-Q2 of FY20. The pilot in Malawi has been completed.
	<p>Voice and agency:</p> <p>7. Increase the number of operations in fragile contexts which prevent or respond to gender-based violence, including through access to essential services and livelihood support activities for women (baseline: IDA16; see FCV).</p>	<p>This is a cross-reference to an FCV commitment.</p>

	<p>Voice and agency:</p> <p>8. Implement the recommendations of the WBG Global Task Force on Gender-Based Violence, as applicable, within operations in IDA-eligible countries.</p>	<p>On track</p> <ul style="list-style-type: none">• <i>Action plan reflecting task force recommendations adopted, implementation of actions on track, e.g.:</i><ul style="list-style-type: none">✓ Risk assessment tool developed to assess country and project-related-risks.✓ GBV Good Practice Note developed and launched for major civil works/infrastructure projects; adaptation underway for HD sectors.✓ GBV guidelines to be applied to all pipeline projects; process in place to apply new guidelines and standards to active projects with major civil works.✓ Roster of GBV specialists compiled to support teams; f GBV specialists hired as Bank staff.✓ Awareness and deep dive trainings developed and rolled out for Bank staff.✓ Internal and external learning events and training launched to share new GBV guidelines and tools and to raise awareness of the need to address GBV risks.
--	--	--