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Assessing the effectiveness of World Bank investments: The gender dimension

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WIDER Working Paper No. 2013/017

Assessing the effectiveness of World Bank investments

The gender dimension

Claire Lauterbach and Elaine Zuckerman*

March 2013

Abstract

Today it is widely acknowledged that increasing the gender sensitivity of development aid increases its effectiveness. This report evaluates the extent to which the World Bank integrates gender concerns into its policies and investments, pointing out structural, financial and policy gaps that risk negatively impacting women in countries with Bank investments. The report evaluates Bank investments in ‘agriculture and rural development’; ‘sexual and reproductive health and HIV/AIDS’; and ‘conflict prevention and post-conflict reconstruction’, finding that though the Bank has made important progress in recognizing gender equality as a goal in its own right, many of its investments still superficially include women’s concerns. The report concludes with recommendations for making World Bank investments responsive to women’s needs and rights.

Keywords: World Bank, development aid, gender, effectiveness

JEL classification: O200

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Acronyms

Given at the end of the document

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1 Introduction

World Bank President Jim Yong Kim, in his first town hall meeting with civil society organizations (CSO) in October 2012, stated that:

For [World] Bank staff, gender equality is now more than just a phrase and mainstreaming is more than a phrase... we really are paying attention to the extent to which every loan or grant that comes to the Bank is tackling the issues of gender.¹

This report evaluates the extent to which World Bank (WB or the 'Bank') development aid² does in fact fully integrate gender concerns into all of its investments. It finds that Kim's declaration is not yet a fact. Though the Bank has made important progress in recognizing gender equality as a goal in its own right, Bank investments in key social and economic sectors still routinely ignore women's vulnerabilities and needs, decreasing aid efficiency and undermining women's rights.

The report's first section begins by analysing the Bank's institutional framework within the context of debates on the effectiveness of 'gender mainstreaming' within development programmes as a means of assuring that women's concerns are addressed. It explores the shortcomings of the Bank's historical heavy reliance on 'efficiency' rationales for promoting women's empowerment: 'the business case for expanding women's economic opportunities [which] is becoming increasingly evident; this is nothing more than smart economics' (WB 2006: 2) while recognizing recent progress in valuing the inherent worth of gender equality. The section then discusses the evolution of the Bank's strategic action plans on gender, highlighting its current Operational Policy 4.20 on gender and accountability mechanism, the Inspection Panel. While noting the Bank's increasing attention to gender in policies and operations, the report points out current critical structural, financial and policy gaps that risk negatively impacting women in countries where the Bank invests.

The next three sections evaluate the gender sensitivity of World Bank aid by assessing the quantity and quality of Bank spending from fiscal years (FY) 2006-11 across its investments in 'agriculture and rural development'; 'sexual and reproductive health' (SRH) and HIV/AIDS; and 'conflict prevention and post-conflict reconstruction' (PCR). Together these sectors are critical Bank investment priorities, representing 17.4 per cent of Bank spending from FY 2006-11.

Increasing the gender sensitivity of development aid increases its effectiveness (Tinker and Zuckerman 2013). Development aid practice has evolved since the 1970s first experiments with 'women in development' programmes towards accepting, in theory at least, the need to address gender inequalities through development aid. A strong example of this shift is documented in the

¹ CSO Townhall with Christine Lagarde and Jim Yong Kim, 11 October 2012. Tokyo, Japan. Available at: www.imf.org/external/AM/2012/mmedia/view.aspx?vid=1893338986001

² World Bank investments include those funded by the International Development Association (IDA), targeting the poorest countries, and the International Bank for Reconstruction and Development (IBRD), the Bank's lending arm for middle-income countries. In this context, Bank 'development aid', 'investments' and 'projects' are used interchangeably to refer to Bank funds that are committed and disbursed in support of Bank-authorized projects conducted or coordinated by any of the five WB entities (see section 3.1 on the history of the World Bank).

World Bank's 2012 *World Development Report (WDR) on Gender Equality and Development*. However, across the three sectors investigated, we demonstrate that the Bank's superficial inclusion of women's concerns in many of its investments, as well as continued macroeconomic investments that disadvantage women, risk undermining the slow rhetorical and actual gains that have been made in recent years towards women's empowerment in Bank investments. The final section of the report summarizes Gender Action's evidence-based recommendations for making the World Bank's aid and investments more responsive to the needs and rights of women.

2 Methodology

To evaluate the gender sensitivity of Bank projects, we used Gender Action's Essential Gender Analysis Checklist (Box 1).³ Gender Action analysed in depth the available project documentation of over 60 World Bank investments across three sectors: agriculture and rural development, SRH and HIV/AIDS and conflict prevention and post-conflict reconstruction (PCR).⁴ These three sectors combined, accounting for 17.4 per cent of Bank spending from FY 2006-11, allow for a cross-sectoral assessment of the gender sensitivity of Bank investments.

The selected projects represent both the strongest and the weakest examples of gender sensitivity in line with the report's goal of recommending how the Bank can improve gender sensitivity in all operations. This methodology does not allow us to claim that the selected projects are representative of Bank practice, but Gender Action's decade of rigorously evaluating the gender impacts of Bank investments does corroborate our findings that the projects analysed do represent a tendency to disregard important gender considerations.

Each World Bank project is coded by region and theme. The Agriculture and Rural Development sector comprises the Bank's 'rural development' and 'agriculture, fishing and forestry' themes; the Sexual and Reproductive Health and HIV/AIDS sector comprises the Bank's 'population and reproductive health' and 'HIV/AIDS' themes; and the Conflict Prevention and Post-Conflict Resolution sector comprises the Bank's 'conflict prevention and post-conflict reconstruction' theme.⁵ Total calculations for Bank spending by sector are the sum of all the relevant individual projects.

³ The checklist, part of our Gender Toolkit for International Finance Watchers, guided this analysis. The Toolkit helps civil society organizations to incorporate a gender perspective into their work on IFIs and in other sectors. The Toolkit, originally launched in 2008, is based on years of Gender Action research on best practices of monitoring development aid for gender equality. The checklist, part of our Gender Toolkit for International Finance Watchers, guided this analysis (Gender Action 2011f).

⁴ Sixteen projects in agriculture and rural development; 29 in sexual and reproductive health and HIV/AIDS; and 16 in conflict prevention and post-conflict resolution were analysed in depth.

⁵ Each Bank project is coded as relevant to one or more mutually exclusive sectors and/or themes, totalling 100 per cent of the project's financial commitment. For example, the Bank considers rural 'development' as a separate code from 'agriculture, fishing and forestry'—but combined these two codes (plus several others) fall under the rubric of 'agriculture and rural development'. The Bank's commitment to a certain project, Project A, may be US\$100 million, 40 per cent of which is coded as supporting 'rural development' and 10 per cent supporting 'agriculture, fishing and forestry'. The Bank's commitment to 'agriculture and rural development' in Project A would be US\$50 million, that is, US\$40 million for rural development plus US\$ 10 million for agriculture, fishing and forestry, two relevant codes to 'agriculture and development'.

Maps I, II, and III and the relevant explanations summarize each project analysed for each of the three sectors that are also cited in-text.

Box 1: Essential Gender Analysis Checklist

This qualitative checklist reveals the extent to which gender-related issues are addressed in a development project, specifically the extent to which a project:

Approaches gender issues from a human rights perspective (gender and human rights);

Acknowledges and seeks to redress inequalities between men and women, boys and girls; explicitly promotes equality between men and women, boys and girls (gender in/equality);

Provides and analyses sex-disaggregated data as part of the background/justification for the project's existence and design; includes sex-disaggregated indicators for project monitoring purposes (including data on gender participation in planning, implementation and monitoring and evaluation (gender data));

Analyses gender relations, dynamics and inequalities within relevant political, legal, geographic, economic, historical and/or social contexts to be considered throughout the project cycle (gender in context);

Examines how gender inequalities uniquely affect men and women/boys' and girls' abilities to participate in the project cycle and benefit from project outputs and outcomes, including whether user fees and other harmful conditions promoted through the project may differentially affect access to services for men and women, boys and girls (gender access);

Promotes the equal opportunity for those who are directly or indirectly affected by the project to participate throughout the project cycle—from planning to implementation to monitoring and evaluation—including women, marginalized men, and other vulnerable groups, as appropriate; collects data on participation by gender (gender inputs);

Plans project outputs and outcomes that accommodate and respond to the differential needs of men and women, boys and girls (gender outputs); and

Considers the differential longer-term impacts of projects and/or IFI-endorsed policies on women and men, boys and girls (gender impact).

Source: Gender Action (2011g)

3 Gender at the World Bank

In the 1970s, the World Bank began to pay attention to gender, and in recent years the Bank has started to make gender a true institutional priority.⁶ The remainder of this section discusses the history of gender at the World Bank, its institutional structure and implications for women in

⁶ Two changes in particular give cause for optimism. The Gender Unit of the World Bank's newest head, Jeni Klugman, well known to Gender Action, is open to promoting gender sensitivity in Bank operations as a human rights issue, unlike her predecessors who unilaterally upheld women's empowerment as an instrument to achieve economic growth. Second is the selection of 'gender equality and development' as the 2012 theme for the Bank's annual flagship publication, the *World Development Report (WDR)* in which the Bank recognizes women's rights as a core development issue for the first time. Gender Action specifically advised Klugman and the lead WDR authors to embrace women's human rights. Previous Bank staff did not respond to a decade of Gender Action advice.

developing countries. It concludes with recommendations for strengthening gender sensitivity in all World Bank operations.

3.1 History and structure of the World Bank

The World Bank Group contributed US\$52.6 billion to developing countries in the 2012 fiscal year.⁷ The World Bank's primary form of development aid is investment loans. In 1979, the Bank introduced structural adjustment loans (SALs) to country clients who, in exchange, commit to improving their balance of payments and policy reforms. SALs' critics argued that SAL-mandated cuts to public sector spending and industry and service privatization, reduced or eliminated social programmes the poor enjoyed, led to massive unemployment, and worsening life for many 'beneficiaries' (Gender Action 2004: 1-3), particularly women. Under mounting criticism, in the mid-1990s, the World Bank imposed requirements on its SALs to protect social sector spending cutbacks, though these have been inconsistently applied (Gender Action 2004: 3; Gender Action 2012b; Dennis and Zuckerman 2006). Today, the Bank offers loans that require similar conditions under the names development policy loans (DPLs) and policy-based loans (PBL) (Gender Action 2004).

3.2 Efficiency and rights-based approaches to women in development

Development agencies including the World Bank began to recognize the importance of women in national economic development in the 1970s and of gender roles in the 1990s (Zuckerman and Wu 2005). Chant and Sweetman (2012) call the idea that investing in women is 'smart economics' the 'efficiency' approach to women and development because it justifies investment in women for their contribution to economic welfare of low-income countries. It emphasizes the positive pay-offs of investing in women, such as evidence that increasing the number of women in the workforce increases household income and better family nutrition and health, and that educating women lowers national fertility rates (WB 2012a).

The problem with this seemingly win-win rationale is that it conflates women's individual empowerment with the feminist goal of removing structural discrimination that women face because of their unequal and undervalued social position (Chant and Sweetman 2012). In valuing women mainly for the economic benefits derived from their hard work, efficiency rationales tend to overburden women with the responsibility of 'lifting up' their families from poverty (ibid.: 521), while conversely, neoliberal macroeconomic reforms compound domestic unemployment and food insecurity, worsening women's burden (see section 3.1). Such an approach also reaffirms stereotypes of men as a less reliable, lower-return economic investment. Efficiency rationales also minimize the overwhelming influence of economic factors, like public sector cuts and the removal of subsidies for domestic agricultural production, which create conditions that mire women and families in poverty (see section 3.1; and Gender Action 2011a).

⁷ The World Bank Group comprises five agencies: the International Bank for Reconstruction and Development (IBRD), International Development Association (IDA), the two agencies most responsible for lending to low- and middle-income countries; and the International Finance Corporation (IFC), Multilateral Investment Guarantee Agency (MIGA), and International Centre for Settlement of Investment Disputes (ICSID). The World Bank was founded in 1945 and is headquartered in Washington, DC.

Efficiency rationales also de-emphasize women's worth as human beings and do not provide a framework to protect less 'economically valuable' elderly, disabled or infertile women (Chant and Sweetman 2012: 526). Consider, for example, how in the 1980s and 1990s, few World Bank projects addressed sexual health apart from maternal health (Gender Action 2012b). Many of the Bank's projects on population and reproductive health now include family planning and STI awareness (sexually-transmitted infections) and testing as 'population and reproductive health'. However, they tend to assume that access to reproductive health will automatically increase with healthcare infrastructure improvement, ignoring other barriers to women accessing health care (ibid.).

An alternative approach that we term the 'women's human rights' values women as social actors and actively seeks to promote women's empowerment both at the individual level but also to create economic and social structure that support, rather than inhibit, women's equality.

The World Bank has begun to value women's equality as a goal 'in and of itself' (WDR 2012), as the remainder of this section explains. There is even some evidence of the Bank's increased willingness to recognize gender equality as a *human rights* issue, holding a discussion on the [Convention on the Elimination of All Forms of Discrimination Against Women \(CEDAW\)](#) in March 2012. Yet as the thematic sections of this report highlight, in *investments*, the economic 'efficiency' argument still overshadows the stated commitment to women's equality and rarely if ever are women's rights discussed in project documentation. We maintain in this article that making an economic argument for women's empowerment is valid only insofar as women's human rights are not negatively impacted.

3.3 History of gender at the World Bank

Development agencies including the Bank created 'women in development' (WID) units in the 1970s and began requiring a paragraph on women in project appraisals. Women activists in particular, however, were dissatisfied with these WID programmes as they did not address power relationships in the family or the gendered effects of the Bank's neoliberal economic approach to growth (Gender Action 2012b). In part in response to these criticisms, the UN World Conference on Human Rights in 1993 that declared that women's rights are human rights gave the new gender focus a rights-based lens, renaming women in development to the less instrumentalist 'gender and development' (GAD).

3.4 Gender 'mainstreaming'

Disappointed in the limited impact that WID/GAD offices were having on policies or programmes, donor agencies embraced gender 'mainstreaming' as an organization-wide method to incorporate the issue of gender (Tinker and Zuckerman 2013). Gender mainstreaming refers to assessing the different implications for women and men of a planned or current policy or initiative, and incorporating measures within these policies and initiatives to respond to men and women's different needs.

Following the UNDP's and other agencies' lead, the World Bank synthesized global gender mainstreaming experiences in a landmark report, *Engendering Development* (WB 2001). Critics of the gender mainstreaming approach argue that 'gender' risks becoming merely symbolic in donor policies and initiatives, given that few donor agencies who purport to incorporate gender concerns into their work have staff with the relevant expertise to do so (Tinker and Zuckerman 2013). For example, through its Gender Data Portal the World Bank collects some of the finest, most detailed sex-disaggregated data about women's social and economic position worldwide. Yet in Bank projects, the commitment to collecting sex-disaggregated data, such as on the percentage of women beneficiaries relative to men or the involvement of women in project consultations, is much thinner. This does not allow observers to monitor project effects for women, whether helpful or harmful (see section 3.8, *Assessing the effectiveness of gender mainstreaming*).

For over a decade, gender mainstreaming has been the gender sensitivity strategy of choice at the World Bank, as Bank President Jim Kim showed in his October 2012 remarks quoted at the beginning of this chapter. Today the World Bank's Gender and Development Group, commonly known as the Gender Unit, is responsible for gender issues within Bank operations. It is housed within the Poverty Reduction and Economic Management (PRMGE) network.

3.5 Gender staffing

The current Gender Unit's staffing and support structure do not enable it to effectively integrate gender concerns into all of Bank programming. The first problem is the relatively low staff capacity dealing with gender. At the Bank's Washington, DC headquarters where approximately 6,000 staff work, there were around 20 gender experts in the Gender Unit as of May 2012.⁸ Gender Unit employees hold a range of positions including operations analysts and officers, economists, programme officers and coordinators with few senior gender specialists.

Across the globe, the Bank had fewer than 50 gender focal points (FPs) in May 2012. FPs are responsible for responding to gender-related concerns in their countries of operation. Almost all FPs are staff with primary non-gender-specific roles ranging from country officers to economists to public information specialists. The FPs also appeared unequally distributed, seemingly without logic. Of 46 gender FPs, 17 were assigned to cover Europe and Central Asia (ECA), 10 were assigned to the East Asia and the Pacific region (EAP), eight are assigned to Africa (AFR), six to Latin America and the Caribbean (LAC), and five to the Middle East and North Africa (MENA) region. Several individuals in the AFR and LAC regions covered multiple countries. There were only two FPs covering all of West Africa, one based in Burkina Faso and one in Niger. A single individual covers Argentina, Paraguay and Uruguay and another covers Chile, Ecuador, Bolivia and Peru, whereas Croatia, Georgia and Moldova each have their own FP. There were no gender FPs assigned to South Asia in May 2012. Furthermore, several of the FPs were based out of the Bank headquarters in Washington, DC. Of the 46 FPs, only 39 were based in country offices (84.7 per cent).

⁸ Unpublished World Bank documents, May 2012.

Since the end of the research period of this article, which focuses on Bank operations from FY2006-2011 and discusses the Gender Unit through May 2012, the authors have been informed that as of April 2013 there are now 28 gender staff housed in the gender anchor and approximately 140 focal points across the Bank's regions and networks (as of April 2013). Furthermore, there are now South Asia-based gender focal points for Afghanistan, Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan, and Sri Lanka. Gender Action applauds this development.

3.6 Gender unit management

The Gender and Development Board (GDB) informs the work of the Gender Unit. In May 2012, the GDB comprised 17 members, chaired by the PRMGE Director. One member each was assigned to represent the AFR, EAP, ECA, LAC, MENA and South Asia regions. The remaining ten members represented other Bank units such as the International Finance Corporation, the Bank's private sector lending arm, and the World Bank Institute, the Bank's development knowledge exchange hub. Overall, the makeup of the GDB is comprehensive and represents most Bank units involved in operations.

3.7 Financing gender

The Bank's financing of gender activities derives from two sources—trust funds and core funding. Trust funds primarily support knowledge and capacity-related activities on gender issues, as well as several discrete women-centered projects, while core funds are used to support the actual mainstreaming of gender into Bank operation.

Trust funds

The Bank draws on a number of trust funds to promote 'strengthen awareness, knowledge, and capacity for gender-informed policy-making' (WB 2012j) as well as support specific women-centered projects.

The Bank's Gender Trust Funds (GENTF) amalgamates five earlier gender trust funds. GENTF consists of three multi-donor trust funds (MDTFs) and two single-donor trust funds (SDTFs). The MDTFs are the Gender Action Plan Multi-donor Trust Fund, which supports the implementation of the Gender Action Plan (GAP); (ii) the Multi-Donor Trust Fund for the Economic Empowerment of Adolescent Girls (EPAG); and (iii) the Multi-Donor Trust Fund for the Adolescent Girls Initiative (AGI). The latter two support the Bank's programmes to promote the economic empowerment of adolescent girls (WB 2012c: 114). The SDTFs are the Norwegian Trust Fund for Gender Mainstreaming (GENFUND), which supports gender mainstreaming in World Bank activities; and USAID's Women's Leadership in Small and Medium Enterprises Trust Fund, established in September 2012. The Bank reports that to date, the combined pledges to these trust funds totalling US\$58 million will cover operations for the period FY 2007-15. US\$58 million (which covers nine years) averages to around US\$6.4 million per year. The US\$58 million amount comprises just 0.02 per cent of the World Bank's commitments of

US\$274.31 billion from FY2006-12.⁹ This is a rather small financial commitment for such a purportedly strong priority for the Bank—gender equality.

The Bank reported in May 2012 that GENTF is transitioning to an umbrella facility—the Umbrella Facility for Gender Equality (UFGE)—that will provide a single vehicle for financing gender-specific activities. Active from July 2012 through June 2017, the UFGE is intended to ‘strengthen awareness, knowledge, and capacity for gender-informed policymaking and programmes’ through a ‘gradual phase-out of most current trust funds’ (WB 2012c: 114).

Trust funds are problematic sources of funding. Rather than providing a sustainable source of funding that Bank officials can allocate flexibly, donors, rather than Bank staff, determine the use of trust fund money. This may work for funding relatively small discrete programmes, but results in patchy, disjointed financial support for larger Bank endeavours. Relying primarily on trust fund money to develop the Bank’s gender agenda is an unstable financial strategy. It risks compartmentalizing Bank operations, calling into question the Bank’s true commitment to gender equality. Unless the UFGE is more significantly endowed, perhaps with core World Bank Group funds above and beyond its current US\$58 million trust fund budget, it will be challenging to keep gender at the top of the Bank’s list of priorities.

Core funding

According to Bank staff, the *mainstreaming* of gender into Bank operations is funded by the Bank’s core budget, because those projects funded from the Bank’s core budget also frequently contain gender-sensitive components. But how much does the Bank actually spend on gender? Bank staff explained that ‘given the limitations of the existing coding system and that the very essence of mainstreaming gender is to make it the job of all Bank staff, it is not possible to accurately estimate the amount of funding from the Bank’s core budget that goes to mainstreaming gender.’¹⁰ The Bank publishes annual lending reports that track how ‘gender informed’ Bank investments are (WB 2012g) and estimated as recently as March 2013 that an astonishing almost 90 percent of Bank operations are gender-informed.¹¹ From this figure, Bank staff estimate that Bank spending on gender is substantial. But as this report explains, the current methodology for assessing how ‘gender informed’ operations are is seriously flawed (see section 3.8 *Assessing the effectiveness of gender mainstreaming*) and the almost 90 percent figure lacks credibility. Any assessment of how much the Bank spends on gender using this methodology is by extension also flawed and would likely overestimate the Bank’s financial commitment to gender. If gender is a true institutional Bank priority, it must be well-funded and the Bank must rigorously account for the amount spent on promoting gender equality, as it does for other themes and sectors of Bank spending.¹²

⁹ Includes World Bank loans, grants, equity investments, and guarantees commitments in FY 2012.

¹⁰ WB communication with Claire Lauterbach via email, 26 September 2012.

¹¹ WB communication with Elaine Zuckerman and Claire Lauterbach via email, 22 March 2013.

¹² The World Bank recently piloted a new ‘gender tag’ for projects which assigns a percentage value to a project corresponding to the percentage of the project dedicated to gender-related activities. As of April 2013, only 90 active projects are tagged as having significant gender components (by comparison, there are 768 ‘active’ projects

3.8 Gender architecture: policies, plans and the Inspection Panel

The World Bank's gender strategy is governed by a combination of one operational policy, Operational Policy (OP) 4.20, and a strategy document that is revised and renamed every few years. Below we discuss operational policy and the evolution of the Bank's global gender strategy, through its 'Gender Action Plan' ('GAP'; 2007-10), its Road Map for Gender Mainstreaming ('Road Map'; 2011-13) and the current gender strategy, 'Implications of the World Development Report 2012'. We also discuss the World Bank's current redress mechanism, the Inspection Panel (IP), which was created in 1993.

Operational Policy 4.20

The Bank's OP 4.20 on gender and development was authorized in 2003, last revised in 2012, and is currently still in effect. It aims to assist member countries to address gender inequalities that impede development effectiveness (WB 2011e) (Box 2). Last revised in March 2012, its main weakness is that it lacks a provision for mandatory gender evaluations of all investments. In contrast, the Bank's environmental, indigenous persons and resettlement safeguard policies are mandatory.

listed in the Bank's 'Full database of active World Bank operations rated for gender content in three dimensions: analysis, actions and monitoring and evaluation' (WB 2013a).

Box 2: Operational Policy 4.20: gender and development (March 2012)

1. The objective of the Bank's^{a)} gender and development policy is to assist member countries to reduce poverty and enhance economic growth, human wellbeing, and development effectiveness by addressing the gender disparities and inequalities that are barriers to development, and by assisting member countries in formulating and implementing their gender and development goals.
2. To this end, the Bank periodically assesses the gender dimensions of development within and across sectors in the countries in which it has an active assistance programme. This gender assessment^{b)} informs the Bank's policy dialogue with the member country.
3. The Bank's Country Assistance Strategy (CAS)^{c)} draws on and discusses the findings of the gender assessment.
4. In sectors and thematic areas where the CAS has 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 take into account the gender implications of the project.
5. The Bank regularly monitors the implementation of this policy.

Notes:

- a) 'Bank' includes IBRD and IDA; 'loans' includes IDA credits and IDA grants; 'project' includes any project or program financed under a Bank loan, IDA credit or IDA grant, but does not include programmes financed under development policy loans. Social aspects of programmes supported under Bank development policy loans are addressed in OP/BP 8.60, *development policy lending*. 'Project' also includes: any project supported by a Bank guarantee, but does not include loans supported by a Bank policy-based guarantee; or any project financed under a GEF grant of more than US\$1 million, but does not include GEF projects executed by organizations identified by the GEF Council as eligible to work with the GEF through expanded opportunities for project preparation and implementation (such organizations include, inter alia, regional development banks and UN agencies such as FAO and UNIDO).
- b) 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 (see OP 1.00, *poverty reduction*), 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.
- c) See BP 2.11, *Country Assistance Strategies*.

OP 4.20's language neither requires Bank operations to identify and address gender issues nor does it include any enforcement mechanisms. It is only in cases 'where the CAS [Country Assistance Strategy] has identified the need for gender-responsive interventions', that theoretically 'the Bank's assistance to the country incorporates measures designed to address this need' (pt. 4). By contrast, the Inter-American Development Bank (IDB)'s 2011 Operational Policy on Gender Equality in Development does contain mandatory do-no-harm safeguards to ensure that projects do not disproportionately negatively affect women (4.19).

Another major shortfall of OP 4.20 is that it excludes development policy loans (DPLs) (Box 2^{a/}) even though they comprise 25-50 per cent of Bank investments in any given year. DPLs are

attractive to recipient governments because they can be disbursed more rapidly than multi-year project loans and grants. They generally include the following conditions: (i) privatization of key industries and services such as healthcare; (ii) decreased government spending; (iii) trade and labour market liberalization; and (iv) financial sector reforms (Dennis and Zuckerman 2006).

Such conditions disproportionately negatively impact women and girls. Women are often the first fired and last hired in Bank-mandated public sector downsizing; women must work longer hours to increase household income while girls are pulled out of school to work more often than boys (Gender Action–CIEL 2007); falling income and limited economic opportunities drive some women into prostitution and expose them to HIV/AIDS (Gender Action–CEE 2006; Gender Action–CIEL 2007; Gender Action–FOEI 2011). When Elaine Zuckerman, Gender Action President, reviewed several hundred DPLs while working for the Bank during the late 1990s, few DPLs explicitly addressed gender issues (Zuckerman 2002) but many had harmful impacts on women.¹³

Perhaps most promising, the Bank is currently reviewing its 300 pages of Operation Safeguard Policies. This review intends to streamline policies for more consistent safeguards across all areas of Bank lending, though civil society groups are concerned that revisions could water down safeguard standards.¹⁴ OP 4.20 may no longer exist in its current form after spring 2014.

The gender action plan, 2007-10

Apart from its operational policies, the Bank periodically publishes action plans on various operational themes. The Bank introduced the Gender Action Plan (GAP) following a consultative meeting in early 2006 that aimed to ‘explore the implementation challenges facing [Millennium Development Goal (MDG) 3]¹⁵ and identify concrete ways to accelerate progress toward gender equality’ (WB 2006), arguing that the ‘global community’ must increase investments in women’s economic empowerment (ibid.). It covered the period 2007-10.

However, rather than approach gender equality from both efficiency and women’s human rights approaches, the GAP solely promoted gender equality as ‘smart economics.’ The GAP’s unilateral focus on women’s empowerment as a means to achieve economic growth, without promoting gender equality as a human right, was an instrumentalist approach to development that did not value women’s worth apart from their value as economic agents (Zuckerman 2007;

¹³ Only one DPL, in Rwanda, clearly benefitted women (Zuckerman 2001). However, responding to a decade of Gender Action pressure, the Bank may be taking some steps towards addressing the shortcomings of OP 4.20. In May 2012, during the World Bank’s annual ‘PRMGE (Poverty Reduction and Economic Management) Week’, the Gender Unit held a public meeting on gender and development policy lending. During this session, the Gender Unit Director affirmed that development policy lending is not excluded from OP 4.20.¹³ However, the DPL-exclusion clause remains within the text of the policy.

¹⁴ For example, during a session ‘The World Bank Safeguards: Lessons from IEG Evaluation, Directions for Change’ during the October 2012 World Bank Annual Meetings, civil society representatives expressed great concern that the Bank would ‘harmonize downward’ its safeguards to the lowest common environmental and social standards in practice across the Bank’s different operations. The World Bank is conducting public consultations as part of its policy revision process (WB 2012h) and encourages stakeholder comments and input.

¹⁵ MDG3 aims to ‘eliminate gender disparity in primary and secondary education, preferably by 2005, and in all levels of education no later than 2015’ (UN 2010).

see Section 3.2). The GAP also did not acknowledge OP 4.20's exclusion of policy-based loans and their harmful conditions.

Road map for gender mainstreaming, 2011-13

When the GAP expired, the Bank created a 'transition plan', the road map for gender mainstreaming, that drew on GAP implementation lessons in Bank operations (WB 2010d). Echoing the original GAP, the road map also lacks a human rights framework and maintains its unilateral focus on gender equality as 'smart economics'. It emphasizes the 'need to build and disseminate a solid business rationale for gender equality [as] the basic incentive for Bank staff to mainstream gender issues and for client countries to demand gender equality work' (ibid.).

The road map narrowly defined SRH issues as those related to adolescent fertility and maternal mortality. The road map proposed only two indicators to measure its 'invest[ment] in reproductive health, in particular adolescent fertility', in high fertility and maternal mortality countries (WB 2010d: 21): percentage of health projects that address high fertility and maternal mortality, and percentage of health projects that address adolescent fertility. It ignored other critical facets of SRH beyond those related to fertility and prenatal health, such as sexually transmitted diseases and gender-based violence.

Although the road map called for more robust monitoring and evaluation than did the gender action plan, it did not provide baseline data on the GAP's gender-focused performance. For example, the road map claimed that '90 per cent of [WB] projects in the health and education sectors incorporated gender issues in their design' in FYs 2004 and 2005 (WB 2010d). While this percentage may represent the number of projects that meet the Bank's ineffectual gender mainstreaming standards,¹⁶ it does not reflect the quality of gender mainstreaming in Bank operations. The lack of meaningful, transparent sex-disaggregated data undermines the road map's assertion that the Bank 'seeks to improve[e] the availability and quality of gender-related statistics' (ibid.) and renders Bank gender accountability difficult if not impossible.

The road map did not call for consultation with local 'beneficiaries' or gender-focused civil society organizations, which would improve the quality of Banks projects, nor did it make its gender data accessible to them. It also failed to mandate gender training for staff. While Bank country office staff may understand local issues, they do not always have gender training, expertise or time necessary to enhance gender mainstreaming in Bank operations (see section 3.5 *Gender staffing*). Finally, without an enforceable women's/human rights framework, country office staff members have little capacity or incentive to comprehensively address the gender impacts of Bank aid.

Implications of the World Development Report 2012: Gender Equality and Development for the World Bank Group

The Bank's newest gender strategy document was published following the September 2011 release of the 2012 WDR focused on gender equality (WB 2012i). Importantly, the document

¹⁶ The Bank's standards for 'gender-informed' lending are very low, as Box 3 demonstrates and as is discussed below.

recognizes gender equality as a goal in its own right, in addition to the Bank's historic emphasis on efficiency. The strategy details promising directions for the Bank, but in important key aspects, it largely restates the WB's decades-old objectives that, as this report shows, have not prevented disappointingly gender-insensitive investments.

The 'Implications' document draws upon the findings in the WDR to set five strategic priorities for the Bank on gender: (1) informing country policy dialogue; (2) enhancing country level gender diagnostics; (3) scaling up lending for domestic priorities; (4) investing in gender-relevant data and evidence; and (5) leveraging partnerships (WDR 2012i: ii-iii). Many of these priorities have long been goals of the Bank, as the examples below demonstrate.

At the operational level, the document importantly calls on the Bank's policy dialogue and assistance strategies to be more gender-informed based on enriched country gender diagnostics. The document outlines the Bank's efforts to develop sector-specific toolkits for incorporating gender into project design in key sectors, including agriculture and transportation (WB 2012i: 9). While this is appreciated, it is far from novel. This report's co-author Elaine Zuckerman recalls how as a Bank employee in the late 1990s and early 2000s, she had access to both public and internal gender training manuals on a wide range of sectors beyond health and education that were very gender-sensitive. Furthermore, the document's renewed attention to national context in addressing the root causes of gender inequality through the elaboration of Regional Gender Action Plans is promising, but not particularly new: as early as 1997 Bank staff had been working on developing country-specific and regional action plans (WB 1997a: 45, 48). The call for better gender data, too, finds precursors in previous Bank policies and position papers, including from a series of papers entitled 'Evaluating the Gender Impact of Bank Assistance' in 2000 (WB 2000).

On a rhetorical level, increased attention to women's 'agency' (WDR 2012i: ii) and 'voice' (WB 2012i: 9) is a welcome advance from past Bank practice that focused predominately on advocating gender equality as 'smart economics' with less attention to women's social and political participation and roles. However, this attention, if more obvious, is not new: the Bank's seminal 2001 publication 'Engendering Development' was already calling for a recognition of gender equality 'in rights, resources and voice' (WB 2001: 2). The new strategy, like its predecessors,¹⁷ also stops short of calling development an issue of women's equal human rights perspective.

The 'Implications...' document explains how the Bank has expanded its focus from women in traditional 'gendered' development sectors (health and education) to other sectors less scrutinized for their gender impacts, such as climate resilience and access to justice. This, too, is appreciated but also not particularly novel: the Bank's 1997 progress report 'Implementing the World Bank's Gender Policies' called specifically for 'moving beyond the traditional social sectors', including in transport and energy (WB 1997b: 6-7). The call to increase interactions with civil society groups (WB 2012: 11-12), while also appreciated, is not novel; the Bank's

¹⁷ The document mentions women's rights in passing twice, once in relation to justice and legal reform initiatives (WB 2012i: 9) and once in reference to 'reproductive rights' (WB 2012i: 12). Its statement that 'Gender equality matters ... because it is a core development objective in its own right', while valuing gender equality's intrinsic, is not equivalent to affirming women's equal human rights as the core justification for development efforts.

2001 document 'Engendering Development' similarly called for 'broaden[ing] partnerships with civil society groups (WB 2001: 28) as did the 2002 strategy 'Integration Gender into the World Bank's Work' (WB 2002: 64-65).

While increased attention to women's agency and gender equality as a goal in its own right is positive, it remains to be seen whether the lessons and initiatives outlined in the new 'Implications of WDR 2012' strategy, if adopted, translate to more gender-sensitive investments in FY 2013 and beyond.

The Inspection Panel

In 1993, the Bank established the Inspection Panel (IP) to provide 'people directly and adversely affected by a Bank-financed project with an independent forum through which they can request the Bank to act in accordance with its own policies and procedures' (WB 2011d). The IP has helped many communities get negative project components terminated and projects restructured to mitigate the harm that they cause. However, most communities suffering serious irrevocable damage caused by World Bank investments have not obtained redress.

Several key flaws in the IP's design are responsible for this situation. The IP is independent only in theory. Its 'judges' and secretariat are financed by and housed within the Bank, it reports to the Bank's Board, chaired by the Bank's President, and it cannot publish its reports without Board approval (Gender Action 2010). The IP has jurisdiction over IBRD and IDA operations and issues 'findings' rather than recommendations. Those who bring complaints to the IP, called 'requesters', do not have the opportunity to make their own recommendations to the Board or comment on the IP's findings.

The IP must prove that the Bank violated its own operational policies in a particular investment; the IP cannot comment on the validity of those operational policies themselves. As the Bank's OP 4.20 on gender does not mandate gender evaluations of project activities, it is difficult to use OP 4.20 as the basis for an IP case. However, the IP can use specific elements of other operational policies to demonstrate gender discrimination in Bank projects (Gender Action 2010; Gender Action-CIEL 2007).

The majority of cases originate from environmental groups, for which gender issues have not been a priority, and have cited the Bank's mandated safeguard policies on the environment (OP 4.01), indigenous (OP 4.10) and resettlement issues (OP 4.12). Adverse gender impacts of Bank projects have been cited in approximately four of 81 inspection cases. These involved the Lagos Draining and Sanitation Project in Nigeria (1998);¹⁸ the Lesotho Highlands Water Project (1998); the Vishnugad Pipalkoti Hydro Electric Project in India (2012); and Nigeria's request for inspection in the West Africa Pipelines Project (2006). On the latter, Gender Action and Friends of the Earth International documented adverse gender impacts on livelihoods and health, and gender discrimination in hiring and public consultations (Gender Action-FOEI 2011). Gender Action is dialoguing with partners about taking gender discrimination requests to the IP.

¹⁸ The dates listed refer to the year of request submission to the IP.

Assessing the effectiveness of gender mainstreaming

The World Bank’s main strategy for addressing gender issues in operations, ‘gender mainstreaming’, would benefit from more staffing and much more financing that is properly accounted for through robust monitoring, as discussed below. The Bank’s policies provide a framework for promoting and protecting women, but lack meaningful enforcement mechanisms and guidelines.

Box 3: Sample gender checklist for task team leaders				
DIMENSION	CRITERIA: THE ACTIVITY.....	CHECKLIST: DOES THE PROJECT.....	CHECK	SCORE
Analysis	<i>includes analysis and/or consultation on gender related issues</i>	<ul style="list-style-type: none"> • identify and analyse gender issues relevant to project objectives or components? • report findings of country/regional gender diagnostics (gender assessment, poverty assessment, etc.) relevant to project development objectives or components undertake a social or environmental or poverty and social impact assessment • reflect the results of consultations with women/girls/men/boys and/or NGOs that focus on these groups and/or specific line ministries? 		
If at least one check above				1
Action	<i>is expected to narrow gender disparities, including through specific actions to address the distinct needs of women/girls (men/boys) and/or to have a positive impact(s) on gender equality</i>	<ul style="list-style-type: none"> • include specific or targeted actions that address the needs of women/girls or men/boys? • propose gender specific safeguards in a social/environmental assessment or in a resettlement framework? • show how interventions are expected to narrow existing gender disparities? 		
If at least one check above				1
Monitoring & Evaluation	<i>includes mechanisms to monitor gender impact and facilitate gender disaggregated analysis</i>	<ul style="list-style-type: none"> • include specific gender and sex-disaggregated indicators in the results framework? • propose an evaluation which will analyse the gender-specific impacts of the project? 		
If at least one check above				1
RATINGS				
Overall Score	In how many dimensions does the document score 1?			0-3
Gender-Informed	Does the document score 1 in at least one dimension?			Y/N
Source: World Bank (2012d: 38).				

In August 2012, the Gender Unit submitted an internal report assessing its Gender Equality Agenda implementation to the Bank Board’s Committee on Development Effectiveness (CODE) (WB 2012d). The report lauds the increase in the percentage of investments that are ‘gender-informed’, which it claims rose from 54 to 83 per cent between FYs 2011 and 2012, evidence that its gender action plan is working. However, the Bank’s self-evaluation tool for gender sensitivity (Box 3) is seriously flawed. By the Unit’s new gender tracking system, which took effect on 6 July 2012,

‘gender-informed’ means that gender has been taken into account in at least one of three dimensions—analysis, actions, and monitoring and evaluation—rated on a binary (yes or no) scale (Box 3). An aggregate score shows the depth of coverage. Operations with scores 1-3 are gender-informed, those scoring 0 are not’ (ibid: 16). Essentially this means that the standard for what constitutes a gender-informed investment is watered down to the point that a project with only one mention of gender in any one of the three categories (project analysis, actions *or* monitoring and evaluations) passes. By this low standard of gender-sensitivity, the Gender Unit’s overly positive assessment of the increased percentage of ‘gender-informed’ lending is unsurprising.¹⁹

As Gender Action has shown in many different contexts (Gender Action 2009a/b; 2011a-e, 2012a/b), development projects can really benefit women only if they are *fully* gender-sensitive. Consider the following US\$8 million grant to the Central African Republic (CAR), the ‘Support to Vulnerable Groups Community Development Project’ (2009) (Map III: 3B). It would pass the Gender Unit’s test: the project’s project paper outlining its aims and strategies acknowledges the need for women’s participation in community development and capacity-building (WB 2009b). But while the project recommends that all indicators be disaggregated by sex, a later report’s project implementation indicators only measure female beneficiaries, for which the reported result is, tellingly, ‘zero per cent’ (ISRR 2011n). Is this really gender-informed lending?

While the Gender Unit report (WB 2012d) recognizes that ‘gender-relevant data go beyond sex-disaggregation to offer multidimensional and nuanced measures of gender inequalities’ (ibid: 25), the ‘sample gender checklist’ in Box 3 actually used by Bank staff to evaluate gender sensitivity *within* Bank projects does not reflect this awareness.²⁰ Furthermore, there is no guidance on who evaluates these projects’ gender sensitivity. Is it the country-level project staff who, as the Gender Unit notes in its Gender Equality Agenda assessment, are also often insufficiently trained in gender matters?²¹ Self-assessment does not necessarily increase project accountability, especially where there are concerns over ‘unevenness in the extent to which the monitoring and evaluation are gender informed’ such as in the energy and mining, urban development and water sectors in particular (ibid: 23).

¹⁹ The Gender Unit has made a strong effort to publish the results of gender analyses for all active Bank projects in its ‘Full database of active World Bank operations rated for gender content in three dimensions: analysis, actions and monitoring and evaluation’ (WB 2013a). A review of the 768 projects in the database reveals that 39 per cent (301 projects) score a ‘0’ (i.e. ‘not gender informed’) according to the Bank’s gender-informed monitoring tool.

²⁰ The Bank’s latest strategy document ‘Implications for World Development Report 2012’ details several sets of ‘gender mainstreaming indicators’ that are being used to evaluate outcomes or outputs supported by Bank operations (WB 2012i: Annex 1, Tier 2 indicators) and ‘measures of operational effectiveness in terms of portfolios and policy dialogue’ (Tier 3 indicators). An example of a Tier 2 indicator is the sex-disaggregated indicator ‘number of loans disbursed to women and men by IFC clients’; an example of a Tier 3 indicator is ‘percentage of safety nets projects with gender-informed design’. Efforts to analyze gender impacts using such indicators are important, but do not clarify the issue of what exactly the Bank considers to be ‘gender informed’. As previously noted, the current methodology for assessing how the extent to which operations are ‘gender informed’ is flawed (see section 3.8 *Assessing the effectiveness of gender mainstreaming*).

²¹ The World Bank Gender Unit reports that in fiscal year 2012, it trained upwards of 1,400 staff members through such initiatives as the Country Assistance Strategy and Development Policy Loan Academies, the Mapped Economist Bootcamp, the Gender and Development Seminar Series, and the Gender Community of Practice among others. We expect to see the impact of this training effort soon.

This highlights another of the Bank report’s significant flaws, beyond its weak self-assessment tool. The Gender Unit report states that ‘attention to results is critical’ (ibid: 36). But it also notes that the current ‘tracking system’ to determine how gender-informed investments are is ‘entirely ex ante. It does not capture what happens during implementation’ (ibid: 16; emphasis in original). What the ‘tracking system’—indeed the Gender Equality Agenda as a whole—needs is an effective way of assessing project *results*, not only design and implementation.

Specific recommendations for increasing the Gender Unit’s structural and financial capacities to address women’s concerns in all of its operations are contained in the recommendations section of this report.

The above section, introducing the Bank’s gender history, structure, financing and policies, provides the framework for a closer analysis of three key areas of Bank investment: agriculture and rural development; sexual and reproductive health and HIV/AIDS; conflict prevention and post-conflict resolution.

4 Gender in the World Bank: agriculture and rural development

The World Bank invests relatively strongly in agriculture and rural development, having committed around 16 per cent of its budget to it from FY 2006-12 (Table 1/Panels A and B; see Annex 1 for extended tables). However, food insecurity in the global south results in part from the Bank’s structural adjustment policies from its earliest investments through the present. These policies promoted agricultural market liberalization in developing countries, including privatization and unilateral reductions in trade tariffs throughout the 1980s and 1990s (Vivas 2008; Gender Action 2011a).²² As a result, developing countries such as Haiti and Zimbabwe that used to be self-sufficient and even boasted agricultural surpluses are now largely dependent on food imports and are extremely vulnerable to fluctuations in global food prices (Vivas 2008; Gender Action 2011a/d, 2012c). Women and girls, who are primarily responsible for small-scale farming and household food security (Gender Action 2011a), often bear the brunt of structural adjustment’s legacy (Gender Action 2011b/c/d; Dennis and Zuckerman 2006).

Table 1: Total WB annual budget commitments and share of budget allocated to agriculture, fishing and forestry (US\$)

Fiscal year	FY 2006	FY 2007	FY 2008	FY 2009	FY 2010	FY 2011	Total
Total WB budget	23.64 bn	24.70 bn	24.70 bn	46.91 bn	58.75 bn	43.01 bn	221.71 bn
Panel A: Agriculture, fishing and forestry expenditure							
Total agriculture, fishing and forestry expenditure	1.75 bn	1.72 bn	1.36 bn	3.40 bn	2.62 bn	2.13 mn	12.98 bn
Agriculture, fishing and forestry expenditure as share of total FY budget	7.40 %	6.96 %	5.51 %	7.25 %	4.46 %	4.95 %	5.85 %
Panel B: Rural development							

²² Tariff reductions are unilateral because high-income countries maintain many of their protective trade tariffs.

Total rural development expenditure	2.22 bn	3.18 bn	2.28 bn	4.30 bn	5.00 bn	5.64 mn	22.62 bn
Rural development expenditure as share of total FY budget	9.39 %	12.87 %	9.23 %	9.17 %	8.51 %	9.60 %	10.20 %

Source: Calculations by authors based on review of World Bank project data (www.worldbank.org/projects) and annual reports (2006 through 2011).

4.1 Bank spending on agriculture and rural development

The World Bank's spending on agriculture and rural development has two components: the agriculture, fishing and forestry sector, and the rural development theme (Table 1/Panels A and B). As these components encompass a wide variety of investments, including those in the profit-maximizing private sector, they generously estimate how much the Bank actually spends to combat food insecurity and improve agricultural livelihoods.²³ Over the last five years, the percentage of the total World Bank budget devoted to the first of the two components (the agriculture, fishing and forestry sector), has remained stable since 2006 ranging from 7.4 per cent to just under 5 per cent of the World Bank's total annual commitments (Table 1/Panel A).²⁴ The share of the Bank's budget devoted to the second of the two (the rural development theme) has also remained stable, ranging from a low of 8.51 to a high of 12.87 per cent of the World Bank's total annual commitments (Table 1/Panel B).

The following section discusses key trends in the Bank agriculture and rural development investments: the Bank projects' tendency to ignore human rights issues; lack of attention to gender roles negatively impacting women's rights, for example, in land use and equal pay; and lack of sex-disaggregated data to monitor project outcomes for women.

Gender Action analysed in depth available project documentation of 16 World bank agriculture and rural development investments assessing them according to Gender Action's Essential Gender Analysis Checklist (Box 1).²⁵ Map I displays these investments and highlights their gender dimensions.

4.2 Food security as a human right

The human right to food is enshrined in the Universal Declaration of Human Rights (Art. 25) (UN 1948). The Bank's policies and investments have, however, often promoted large-scale agriculture for economic growth rather than to ensure food security as a human right.²⁶ This is

²³ See section 2 (Methodology) for further information and a sample calculation.

²⁴ Commitment (and expenditure) amounts to any project sector will fluctuate from year to year because of the unplanned 'bunching' of projects that all happen to reach the project approvals boards on the same date.

²⁵ The list of 16 projects analysed is contained in Map I. It is not an exhaustive list and was gathered based on project documents available in December 2011. This methodology does not allow us to claim that the 16 projects are representative of Bank practice, but they do represent a common tendency to disregard important gender considerations. Some projects are also cited as examples of better practice.

²⁶ Recently, the Bank has rhetorically recognized that large-scale land acquisitions by foreign investors in poor countries face significant challenges to their stated goal of increasing food security. Even the Bank's 2010 Rising

evident through the Bank's heavy investments in agribusinesses—large-scale, industrialized, vertically integrated production of not only food but also crops for export, such as rubber, which may or may not be consumed domestically or even be affordable to primary producers.

While virtually all of the Bank's agriculture and rural development investments approach food security from an economic perspective, some actively undermine human rights, by, for example, promoting water usage charges and not respecting farmers' land rights or ensuring their access to land in large-scale agricultural investments (Map I: 1J, 1K). Although the Bank promotes agribusiness as critical to development and poverty reduction (IFC 2011), its agribusiness investments often fail to uphold women's rights by, for example, ignoring gender discriminatory hiring in this male-dominated sector or dispossessing small-scale farmers, the majority of whom in many countries are women, from agricultural land (Gender Action 2011a).

4.3 Lack of attention to gender roles and women's rights

Female livelihoods in most parts of the world depend on agriculture (FAO 2011). Yet many Bank investments do not fully consider the different roles men and women play in agricultural production. Despite women's critical role in ensuring household food security and dietary diversity, the Bank's sector-relevant gender mainstreaming tools for staff,²⁷ the Bank has not consistently translated its stated commitment to gender-mainstreaming into action in rural development and agriculture investments (Gender Action 2011a), as shown in Map I.

Women often have the critical responsibility of tilling land and bringing agricultural produce to market. While an increasing number of countries today officially legalize women's and men's equal rights to land, powerful customary laws often maintain women's subordination in social, economic and political spheres. Several Bank projects make no mention of such gender inequalities in national contexts (Map I: 1D, 1P, 1B, 1E). The success and sustainability of Bank agriculture and rural development investments depend on upholding women's and girls' equal human rights, such as the right to fair wages and equal remuneration for work of equal value, and amending gender discriminatory laws, such as laws that prevent women, for example, from owning or inheriting agricultural land.

4.4 Lack of sex-disaggregated indicators

A 2011 Independent Evaluation Group (IEG) report²⁸ found that although 'agriculture and

Global Interest in Farmland report describes immense institutional gaps at the country level, including 'a lack of documented rights claimed by local people and weak consultation processes that have led to uncompensated loss of land rights', a 'limited capacity to assess or enforce environmental and social safeguards', and 'resource conflict with negative distributional and gender effects' (WB 2010a).

²⁷ These include the Bank's Gender in Agriculture Sourcebook; Gender in Monitoring and Evaluation in Rural Development: A Toolkit; and Gender Issues and Best Practices in Land Administration Projects. Oxfam's 2012 briefing note 'Our Land, Our Lives' documents Bank involvement in large-scale land acquisitions and the deleterious effects this has had on small-hold farmers (2012).

²⁸ The IEG critically evaluated the Bank's implementation of US\$23.7 billion worth of agriculture and agribusiness activities in 108 countries between 1998 and 2008. The IEG found that sub-Saharan Africa, the most food insecure region in the world, demonstrated 'notably lower results' compared to Europe and Central Asia. The IEG found that

agribusiness could make a strong contribution to gender empowerment and environmental sustainability’, the Bank has paid greater attention to gender in project design than project implementation (IEG 2011). This is most apparent in the Bank’s failure to collect sex disaggregated data in order to monitor differential outcomes and impacts on women and men, boys and girls. Several agriculture and rural development projects lack sex disaggregated indicators (Map I: 1F, 1P, 1E, 1C, 1G), or contain them only as suggestions (Map I: 1A).

Neither women nor gender are mentioned anywhere in the Project Assessment Documents (PADS) of credit-for-agribusiness projects in Cambodia (Map I: 1G) and Senegal (Map I: 1O). Project documentation for a West African regional project in Niger, Liberia, Togo, Sierra Leone, Gambia and Benin (Map I: 1N) does not state whether women are able to participate in or benefit equally from agribusiness investments.

4.5 Assessing the effectiveness of agriculture and rural development investments

The analysis above reveals the Bank’s mixed record on beneficiaries’ human rights. The Bank makes significant investments in agricultural research, access to agricultural technology, and activities in national and international markets, all of which are male-dominated fields. Many Bank projects inconsistently approach agriculture and food security investments from human/women’s rights perspectives, lack sex-disaggregated indicators to measure performance and ignore legal and cultural impediments to women’s access to project benefits.

However, three of the sixteen Bank projects reviewed uphold women’s human rights by addressing gender issues and strengthening women’s role in these activities, as shown below. The Bank’s 2009 Kenya project²⁹ (US\$82 million) aims to increase small-scale farmers’ incomes through agricultural technology and agribusiness development. The Project Appraisal Document (PAD/WB 2009) notes that the term ‘farmer’ refers to both men and women and underlines the project’s ‘commitment to strengthen the participation of women and youth in decision-making processes’ (PAD/WB 2009b). The PAD states that the project will ‘empower men, women and youth’ through education, training and mentorship, and will include safeguards to ensure that both men and women control their income. The project also includes ‘a strong emphasis on sex-disaggregated monitoring and evaluation’ (PAD/WB 2009b).

Similarly, the Bank’s 2010 project in Democratic Republic of Congo (DRC)³⁰ (US\$120 million) has positive dimensions. The project aims to support capacity-building so that farmer organizations can ‘build linkages with private agribusiness’. The PAD states that the ‘entry point’ for the project will include women’s groups and that both male and female farmers will be able to earn higher incomes through the project. However, the project could be amplified to ensure that women and men have equal access to activities and benefits: the project does not

only a fraction of Bank interventions supported activities to improve growth and productivity in poor, agriculture-based economies (IEG 2011). The IEG explains that this is because the Bank changed its strategy in the early 1990s to have a ‘less direct focus on food production and agricultural productivity’ (ibid.).

²⁹ Kenya: Agricultural Productivity and Agribusiness Project (Map I: 1I).

³⁰ Democratic Republic of Congo: Agriculture Rehabilitation and Recovery Support Project (Map I: 1L).

include any sex-disaggregated indicators to reflect whether project activities actually improve both men's and women's livelihoods (PAD/WB 2010e).

On a similar note, the Bank's 2010 project (US\$25 million) in Papua New Guinea (PNG)³¹ links smallholder cocoa and coffee farmers to agribusinesses in order to increase their access to markets, technologies and other services. The PAD notes that 'women's groups' were included in project consultations, and promises that all activities will reflect a 'gender balance', including job opportunities for women and men. However, the project's only indicator that mentions women (the number of women reporting increased access to and use of information on improved farming practices, processing and marketing) does not reflect whether women's agricultural output or income have actually increased (PAD/WB 2010f).

These findings, while not necessarily representative of Bank practice overall, demonstrate a still patchy record on integration of gender concerns in Bank agriculture investments. Specific recommendations for increasing the gender sensitivity in all World Bank agriculture and rural development operations are contained in the recommendations section of this report.

5 Gender in the World Bank: sexual and reproductive health and HIV/AIDS

As with agriculture and rural development, the Bank's early investments in 'population and reproductive health' (PRH) were justified as investments in the macroeconomic health of developing nations rather than to promote women's human rights or gender equality.

The World Bank's first investment in PRH was in Sierra Leone in May 1986.³² In this health and population project, the Bank committed US\$1.33 million (of a US\$5.3 million total project) to PRH. The Bank justified its prioritization of maternal and child health in macroeconomic terms, noting that 'fertility decline in the short term would also have immediate beneficial implications for the economy' of Sierra Leone. Project goals included upgrading healthcare facilities, improving drug supplies and strengthening staff and policy formulation at Sierra Leone's Ministry of Health. Nowhere in the documents available on the project were women's rights or gender inequality mentioned as relevant (WB 1986a, 1986b; WB 1996). Evaluators of the project in 1996 even considered 'gender issues' as 'not applicable' in assessing the Bank's achievement of project goals (WB 1996: 11).

Much has since changed at the Bank. The 2012 *World Development Report on Gender Equality and Development* specifically points to gender equality as 'an aim in its own right' (WB 2012a) and notes that significant gender inequalities exist in light of the excess deaths of women and girls from sexual and pregnancy-related causes. This section evaluates whether this recognition on paper has translated into gender-sensitive sexual health and HIV/AIDS investments.

³¹ Papua New Guinea (PNG): Productive Partnerships in Agriculture Project (Map I: 1H).

³² According to available documentation of World Bank projects labelled 'population and reproductive health'.

5.1 Bank spending on sexual and reproductive health and HIV/AIDS

Sexual and reproductive health

The Bank's SRH investments in the last five years are infinitesimal compared to the Bank's total annual spending. The Bank spent an estimated 0.49 per cent of its US\$43.01 billion budget on SRH in 2011 (Table 2/Panel A; see Annex 2 for extended table). The Bank should elevate SRH to a higher priority given the strong link between good SRH and health, education and livelihoods.

The Bank's HIV-related investments in the last five years are also miniscule compared to the Bank's total annual spending (see Table 2/Panel B; see Annex 2 for extended table). Although the Bank committed US\$154.47 million to HIV projects worldwide in 2011, this represents just 0.36 per cent of its US\$43.01 billion 2011 budget. The Bank's current HIV investments largely ignore Europe, Central Asia (ECA), the Middle East and North Africa (MENA), despite low anti-retroviral drug coverage in these regions (UNAIDS 2009a/b).³³

Table 2: Bank spending on sexual and reproductive health and HIV/AIDS (US\$)

Fiscal year	FY 2006	FY 2007	FY 2008	FY 2009	FY 2010	FY 2011	Total
Total WB budget	23.64 bn	24.70 bn	24.70 bn	46.91 bn	58.75 bn	43.01 bn	221.71 bn
Panel A: Sexual and reproductive health							
Total WB SRH expenditure	72.42 mn	335.34 mn	63.34 mn	77.52 mn	91.26 mn	209.33 mn	849.21 mn
SRH expenditure as share of total FY budget	0.31%	1.36 %	0.26 %	0.17 %	0.16%	0.49 %	0.38 %
Panel B: HIV/AIDS							
Total WB HIV/AIDS expenditure	87.19 mn	313.76 mn	50.19 mn	218.29 mn	130.80 mn	154.47 mn	954.70 mn
HIV/AIDS expenditure as share of total FY budget	0.37 %	1.27 %	0.20 %	0.47%	0.22 %	0.36%	0.43%

Source: Calculations by authors based on review of World Bank project data (www.worldbank.org/projects) and annual reports (2006 through 2011).

Spending mismatch

The Bank's record on HIV investments also reveals a striking mismatch between the amounts of money invested per capita and actual HIV prevalence (Table 3). Relatively low-HIV-prevalence countries such as Mali and Burkina Faso receive four to six times the amount of money per capita for the HIV-positive population than countries with the greatest HIV burden, such as Lesotho. Some countries with staggering HIV rates, such as Mozambique and Zambia with estimated HIV prevalences of 11.5 and 14.3 per cent among adults, respectively, receive a fraction of Bank HIV expenditures or none at all.

³³ While HIV infection rates are much lower in these regions compared to in Asia and SSA, the need to increase investment is clear: according to UNAIDS (2009b), 14 per cent of adults in the MENA region in need of treatment were receiving it in 2008. In the ECA region, this figure stood at 22 per cent, less than the global average for low- and middle-income countries (42 per cent) (UNAIDS 2009a).

Table 3: Selected active World Bank HIV/AIDS investments compared to HIV prevalence

Country	Estimated HIV prevalence (% of population) ^{a/}	Active HIV/AIDS-related projects (2006-11)	WB HIV/AIDS expenditure US\$ million	Total WB HIV/AIDS expenditure US\$ million	Population (mn) ^{b/}	Estimated population HIV+ (mn)	WB HIV/AIDS spending per capita (of HIV+ population) (2006-11) US\$	Gross domestic product (GDP) per capita ^{c/} US\$
Mali	1	Multisectoral AIDS Project and Additional Financing (May 2009)	4.5	17.1	15.37	0.1537	111.26	1,100
		Second Transport Sector Project (May 2007)	12.6					
Burkina Faso	1.2	Health Sector Support & Multisectoral AIDS Project (Apr 2006)	13.83	31.83	16.5	0.198	160.76	1,300
		Health Sector Support and Multisectoral Aids Project: Additional Financing (2011)	18					
Chad	3.4	2 nd Population and AIDS Project and Additional Financing (Jun 2010)	6.14	10.54	11.23	0.38	27.73	1,900
		Population and HIV AIDS Additional Financing (Jun 2010)	4.40					
Mozambique	11.5	Technical and Vocational Education and Training (Mar 2006)	4.2	25.9	23.39	2.69	9.63	1,000
		Health Service Delivery (Apr 2009)	6.7					
		National Decentralized Planning and Finance Programme (Mar 2010)	3.3					
		Health Commodity Security Project (Sep 2010)	11.7					
Zambia	14.3	None	0	0	13.47	1.93	0	1,500
South Africa	16.9	None	0	0	50.59	8.55	0	10,800
Lesotho	23.6	HIV and AIDS Technical Assistance Project for Lesotho (Aug 2009)	2.3	12.85	2.17	0.51	25.20	1,800
		Lesotho: Health Sector Reform Project Phase 2 (Oct 2005)	1.04					
		Poverty Reduction Support Credit	2.70					
		LS—2 nd Poverty Reduction Support Credit	3.75					
		LS—3 rd Poverty Reduction Support Credit	3.06					

Source: ^{a/} UNAIDS (2010); ^{b/} UNICEF (2010); ^{c/} CIA (2012).

The following section analyses key gender trends in the Bank's SRH and HIV/AIDS investments: the Bank's tendency to ignore sexual health as a human and women's *rights* issue; its continued promotion of user fees in Bank projects and other 'cost recovery' tools that prevent poor women from accessing care; its lack of attention to gender roles despite markedly distinct gender roles affecting sexual health and HIV infection risk; and projects' lack of sex-disaggregated data.

Gender Action analysed in depth the available project documentation of 29 World Bank sexual and reproductive health and HIV/AIDS investments assessing them according to Gender Action's Essential Gender Analysis Checklist (Box 1).³⁴ Map II displays 16 of these investments and highlights their gender dimensions.³⁵

5.2 SRH and HIV prevention and treatment as a human right

The World Bank recognizes that women's disempowerment is a key factor restricting women's access to SRH and HIV services (WB 2007a), though actual investments rarely acknowledge or seek to fulfil men's and women's human right to healthcare. Instead of investing in SRH and HIV from a human rights perspective, the Bank primarily funds SRH and HIV projects as a means to achieve economic growth (WB 2005), eschewing any mention of sexual and reproductive health as a right for both men and women (Map II: 2P, 2I, 2C). Project documents frequently justify their intervention by citing the negative impacts of HIV/AIDS or high fertility rates on the economic growth of the nation.

Stating that gender equality is a goal, not merely a means to an end, does not necessarily imply that the Bank is ready to adopt a rights-based approach. However, some HIV investments do mention rights. But these often fall short of ensuring that they are fulfilled throughout the project cycle, primarily because they do not include rigorous indicators by which the project's results are to be judged (Map II: 2K, 2N). Two projects, one in Burundi (2008) and one in Nigeria (2009), for example, prioritize the 'rights' of HIV-positive people, but does not measure whether or not these rights are upheld, for example, whether project beneficiaries actually receive voluntary counselling and testing (Map II: 2N).

5.3 User fees

The World Health Organization (WHO) estimates that the inability to pay healthcare costs causes an estimated 150 million to face financial catastrophe each year, particularly women and girls. This phenomenon occurs worldwide, but is most severe in low-income countries (WHO 2008). Despite this evidence, many governments and donor-funded projects, depend on user fees, i.e., fees payable by patients as a condition for receiving care to recover project costs. User fees

³⁴ The list of projects analysed is contained in Map II. It is not an exhaustive list and was gathered based on project documents available in December 2011. This methodology does not allow us to claim that the 29 projects are representative of Bank practice, but they do represent a common tendency to disregard important gender considerations. Some projects are also cited as examples of 'better practice'.

³⁵ The other 13 are given as examples of HIV-related projects with no sex-disaggregated HIV indicators in Box 4.

also frequently take the form of health insurance schemes, voucher systems and other mechanisms that establish a ‘market relationship’ between provider and patient (IDS 2011).

Though Bank President Jim Kim has stated the Bank ‘stands ready to support countries that want to remove user fees’,³⁶ many of the Bank’s own investments undermine men’s and women’s right to SRH and HIV care by promoting harmful user fees. This promotion of user fees continues, despite strong pressure from the US Congress³⁷ on the US IFI executive directors, including the US Executive Director to the World Bank, who wields around 16 per cent of WB board votes, to oppose any investments containing user fees. For example, several projects either explicitly demand contributions from the poor in order to access SRH- or HIV-related services (Map II: 2J, 2F, 2D, 2I, 2M), or support health insurance and voucher schemes that risk excluding the poorest and most vulnerable patients, especially women and girls (Map II: 2O).³⁸

This risks severely restricting SRH and HIV treatment and primary healthcare access, particularly for women and girls. Since they are less likely to control household income, women and girls may not be able to afford to pay for critical services during pregnancy and childbirth, as well as family planning (Nanda 2002). Although biological and socioeconomic factors dramatically increase women’s risk of HIV and sexually transmission infection compared to men (Global Campaign for Microbicides 2011), user fees may prevent women and girls from seeking timely and appropriate medical care. As women and girls are primarily responsible for their households’ physical health and welfare (UNIFEM 2011), they face the additional burden of caring for sick family members who are treated at home.

5.4 Lack of attention to gender inequalities

World Bank SRH and HIV/AIDS investments frequently pay little attention to gender inequalities that contribute strongly to the spread of HIV and impede women’s and girls’ ability to access HIV information, testing and treatment (WHO 2011). Many Bank SRH and HIV investments, however, completely ignore this critical issue. For example, the 2006 US\$30 million project in Burkina Faso³⁹ does not even mention gender inequality among the factors that contribute to the country’s HIV epidemic (PID/WB 2011). Other investments fail to adequately address gender roles and inequalities throughout the project cycle (Map II: 2A, 2E, 2G, 2H, 2L).

³⁶ According to President Kim’s December 4, 2012 written response to an October 2012 civil society letter calling on the Bank to promote the removal user fees, among other requests. Gender Action contributed language to and signed the Oxfam-led letter along with 109 other organizations.

³⁷ Public Law 106-429, Section 596: ‘The Secretary of the Treasury shall instruct the United States Executive Director at each international financial institution (as defined in section 1701(c)(2) of the International Financial Institutions Act) and the International Monetary Fund to oppose any loan of these institutions that would require user fees or service charges on poor people for primary education or primary healthcare, including prevention and treatment efforts for HIV/AIDS, malaria, tuberculosis, and infant, child, and maternal wellbeing, in connection with the institutions’ lending programmes’.

³⁸ It is beyond the scope of this report to explore alternatives to user fee financed healthcare. See *The Lancet* (September 2012) for a series of in-depth reports on the topic.

³⁹ Burkina Faso: Health Sector Support and Multi-Sectoral AIDS Project (Map II: 2B)

For example, project indicators in the Bank’s 2007 US\$80 million project in Kenya⁴⁰ only measure the number of people reached by ‘behavioural change campaigns’, not other important, and gendered, project performance indicators.

5.5 Lack of sex-disaggregated indicators

Despite Bank promises to collect sex-disaggregated indicators over decades, it rarely collects sex-disaggregated indicators in SRH and HIV projects. Without these data, it is impossible to determine whether women and girls have participated in SRH and HIV project design, accessed project benefits and experienced positive outcomes and impacts. As most Bank-funded SRH interventions are implemented as part of broader health system-strengthening projects, most of these projects focus on just two or three core SRH-related indicators, such as the percentage of facility-based births, the percentage of deliveries with a skilled attendant, and the percentage of women who attend at least four antenatal care visits (such as in projects in Afghanistan (2009) (PID 2010); Benin (2010) (PAD/WB 2010i); Uganda (2010) (PAD/WB 2010g); Cambodia (2008) (PAD/WB 2008a); Nicaragua (2010) (PAD/WB 2010h).

Box 4: Examples of HIV-related projects with no sex-disaggregated HIV indicators

- Afghanistan, 2007: HIV/AIDS Prevention Project (ISRR 2011g)
- Argentina, 2010: Essential Public Health Functions Programmes II Project (ISRR 2011k)
- Bangladesh, 2011: Health Sector Development (PAD/WB 2011d)
- Benin, 2007: Second Multi-sectoral HIV/AIDS Control Project (ISRR 2011d)
- Brazil, 2010: AIDS-SUS (National AIDS Program - National Health Service) Project (ISRR 2011f)
- Central Asia, 2005: Central Asia AIDS Control Project (ISRR 2011i)
- DRC, 2004: Multisectoral AIDS Project (PPWB 2004)
- Kyrgyz Republic, 2008: Health & Social Protection Project (ISRR 2011h)
- Lesotho, 2009: Lesotho HIV and AIDS Technical Assistance Project (ISRR 2011c)
- Philippines, 2006: National Sector Support for Health Reform Project (PAD/WB 2008c)
- Swaziland, 2011: Health, HIV/AIDS and TB Project (PAD/WB 2011e)
- Uzbekistan, 2011: Health 2 Project (ISRR 2011j)
- Vietnam, 2005: HIV/AIDS Prevention Project (PAD/WB 2005b)

⁴⁰ Kenya: Total War against HIV/AIDS (Map II: 2G).

The lack of sex-disaggregated indicators is particularly worrying for HIV/AIDS projects, given the stigma HIV-positive people face and women's frequent inability to negotiate potentially life-saving safe-sex practices. For example, the PAD for the Bank's 2009 US\$225 million project in Nigeria⁴¹ states that the project includes 'effective gender and HIV mainstreaming', but only sex-disaggregates two indicators that focus on condom use and concurrent partners. Indicators to measure HIV testing and AIDS orphans' school attendance are not sex-disaggregated (PAD/WB 2009c). The Bank's 2010 US\$130 million project in Uganda⁴² measures the percentage of 'direct project beneficiaries' who are female, but does not collect sex-disaggregated data for other project indicators, such as contraceptive prevalence rate or 'people with access to a basic package of health, nutrition and population services' (PAD/WB 2010g). Box 4 lists HIV-related projects that contain no sex-disaggregated HIV indicators.

5.6 Assessing the effectiveness of SRH and HIV/AIDS investments

The above analysis drawn from a limited sample of Bank operations demonstrates that the World Bank still inconsistently approaches SRH and HIV/AIDS from a women's/human rights perspective and does not robustly address gender roles that impede women's access to healthcare and/or make them vulnerable in all investments. The Bank also continues to promote user fees or other 'cost recovery' mechanisms that impede women's access to healthcare. The lack of sex-disaggregated indicators in many projects' evaluation frameworks is also concerning.

However, the World Bank has taken positive steps in some projects to recognize the many ways in which ensuring a population's good SRH is not only a good strategy for economic stability but an aim in and of itself (WB 2012a). Several projects contain a better level of gender sensitivity:

- The Bank's PAD for Cambodia's 2008 programme,⁴³ which includes an SRH component, discusses gender inequalities. It also promises to 'mainstream' gender equality through project activities and target culturally-appropriate healthcare improvements that are 'inclusive in both gender and intergenerational terms' for indigenous communities (PAD/WB 2008a).
- The Bank's 2009 project in Mozambique⁴⁴ includes a detailed gender analysis that documents women's access to SRH services, education, political and economic activities. It also includes a list of specific Bank-funded activities that will respond to gender inequality in each project component (PAD/WB 2009e).
- The Bank's 2005 project in Vietnam⁴⁵ describes gender inequality in Vietnam at length and promises to 'guarantee equity in representation, reduce social disparities, and overcome any obstacles...for guaranteeing equal rights for ethnic minority women,

⁴¹ Nigeria: Second HIV/AIDS Programme Development Project (Map II: 2N).

⁴² Uganda: Health Systems Strengthening Project (Map II: 2I).

⁴³ Cambodia: Second Health Sector Support Programme.

⁴⁴ Mozambique: Health Service Delivery Project.

⁴⁵ Vietnam: HIV/AIDS Prevention Project.

men, adolescents and children in participating and achieving benefits from the project' (PAD/WB 2005b).

- The Bank's 2006 US\$2.2 billion in India⁴⁶ measures the impact of project activities on both men and women (i.e., the 'percentage of eligible *couples* using any modern contraceptive method') (ISRR 2011b).
- All core indicators for Malawi's 2003 US\$30 million project⁴⁷ are sex-disaggregated, including indicators to measure sexual activity with concurrent partners; condom use; age at first sexual encounter; and the proportion of young people who correctly identify HIV prevention methods and reject major misconceptions about HIV transmission (PAD/WB 2009d).

Despite these more positive examples, many projects ignore important gender considerations. The Bank needs to go beyond its stated commitment and uphold SRH as a human right. Current SRH and HIV investments risk harming women and girls if the World Bank continues to pay inconsistent attention to gender inequalities, promote user fees and inconsistently collect sex-disaggregated data, thus undermining the Bank's aid effectiveness.⁴⁸

An alternative, more effective approach to SRH and HIV/AIDS investments would address gender inequality and gender roles, ensure women's and girls' participation throughout the project cycle, and promote an end to user fees that disproportionately harm women and girls. Specific recommendations are contained in the recommendations section of this report.

6 Gender in the World Bank: conflict prevention and PCR

According to World Bank estimates, ongoing armed conflict affects 75 per cent of World Bank-defined fragile states (WB 2010e).⁴⁹ As a leading multilateral development institution, the Bank is a significant public funder of conflict prevention and post-conflict reconstruction (PCR) in

⁴⁶ India: Reproductive and Child Health, Second Phase.

⁴⁷ Malawi: Multi-Sectoral AIDS.

⁴⁸ The IEG echoed this finding in 2009 in its review of all health, nutrition and population investments (including those that addressed HIV) from 1997-2007. It found that 'support and staffing for population and nutrition have eroded; about two-thirds of health, nutrition and population (HNP) projects overall—but only a quarter of HNP projects in Africa—have had satisfactory outcomes; performance of HNP projects has stalled, while it has improved in other sectors; complexity and low quality at entry have contributed; monitoring and evaluation remain weak, despite an increase in monitoring indicators and baseline data; the portfolio has a generally 'pro-poor' focus, but few projects could show improved outcomes for the poor' (IEG/World Bank 2009).

⁴⁹ The Bank applies the term 'fragile states' to countries that face particularly severe development challenges, such as weak institutional capacity, poor governance and political instability. Although the Bank does not keep an official list of post-conflict states, its 'Harmonized List of Fragile Situations' for FY 2013 includes 36 fragile and conflict-affected countries and territories (WB 2012f). These are: Afghanistan, Angola, Bosnia & Herzegovina, Burundi, Central African Republic, Chad, Comoros, Democratic Republic of Congo, Republic of Congo, Côte d'Ivoire, Eritrea, Guinea, Guinea-Bissau, Haiti, Iraq, Kiribati, Kosovo, Liberia, Libya, Marshall Islands, Federated States of Micronesia, Myanmar, Nepal, Sierra Leone, Solomon Islands, Somalia, South Sudan, Sudan, Syria, Timor-Leste, Togo, Tuvalu, West Bank & Gaza, Yemen, and Zimbabwe.

developing and transitional countries (Greenberg and Zuckerman 2009). The Bank showed its commitment to being a major actor in conflict prevention and PCR by making its 2011 annual flagship *World Development Report* theme ‘conflict, security, and development’.

Because conflict affects men and women differently, conflict prevention and PCR efforts must respond to different gendered needs. Too often, however, women are not equitably integrated in conflict aid. This section assesses the extent to which Bank conflict prevention and PCR investments address gender inequality.

6.1 Bank spending on conflict prevention and PCR

The quantitative analysis below (Table 4) includes projects that the Bank itself has identified as ‘conflict prevention and PCR’ (see Annex 3 for more detailed information).

Our analysis demonstrates that ‘conflict prevention and PCR’ remains a very low budget priority for the Bank, comprising an average 0.52 per cent of the Bank’s budget over the past five years.⁵⁰ These calculations also include conflict investments through the Bank’s State and Peace-Building Fund (SPF), a trust fund financed by the Bank as well as donor governments and other sources, established in 2008 to ‘promote cross-cutting, innovative approaches to the challenges of conflict and fragility’ (WB 2010b). As of June 2011, the SPF had approved 45 relatively small grants representing approximately US\$80 million. Since its founding, the World Bank has contributed US\$100 million to the SPF, accounting for 0.06 per cent of total Bank spending for FY 2008-11 (US\$173.35 billion) (WB 2011f).

The following section discusses key gender trends in Bank conflict prevention and PCR investments, notably the Bank’s lack of attention in conflict situations to gender roles, inequalities, gender-based violence (GBV) prevention and treatment,⁵¹ and women’s livelihoods.

Gender Action analysed in depth the available project documentation of sixteen World Bank conflict prevention and PCR investments, including SPF investments, assessing them according to Gender Action’s Essential Gender Analysis Checklist (Box 1).⁵² Map III displays these investments and highlights their gender dimensions.

⁵⁰ Calculated as follows: for each Bank project labelled under the ‘conflict prevention and post-conflict reconstruction’ theme, the total Bank contribution to the project was multiplied by the percentage labelled ‘conflict prevention and post-conflict reconstruction’. This includes IDA/IBRD core budget funds as well as trust funds to which the World Bank contributes. It excludes multi-donor host country contributions and trust funds that the World Bank manages but to which it does not contribute.

⁵¹ Bank staff including President Kim have laudably called for increasing the Bank’s attention to GBV (see Kim 2013 and Anstey 2013). However, both Bank financial support and the number of Bank projects with anti-GBV components remain minimal (Gender Action 2011h).

⁵² The list of projects analysed is contained in Map III. It is not an exhaustive list and was gathered based on project documents available in December 2011. This methodology does not allow us to claim that the sixteen projects are representative of Bank practice, but they do suggest a tendency to disregard important gender considerations. Some projects are also cited as examples of ‘better practice’.

Table 4: Total WB annual budget commitments and share of budget allocated to conflict prevention and post-conflict reconstruction (US\$)

Fiscal year	FY 2006	FY 2007	FY 2008	FY 2009	FY 2010	FY 2011	Total
Total WB budget	23.64 bn	24.70 bn	24.70 bn	46.91 bn	58.75 bn	43.01 bn	221.71 bn
Total WB expenditure on conflict prevention and PCR	150.81	278.73	272.0	82.19	192.75	187.59	1.16 bn
Conflict prevention and PCR expenditure as share of total WB budget	0.64%	1.13%	1.1%	0.18%	0.32%	0.44%	0.52%

Source: Calculations by authors based on review of World Bank project data (www.worldbank.org/projects) and annual reports (2006 through 2011).

6.2 Lack of attention to gender roles

The watershed United Nations (UN) Security Council Resolution 1325 recognizes the need to include women in recovery and peace efforts. It reaffirms ‘the importance of [women’s] equal participation and full involvement in all efforts for the maintenance and promotion of peace and security, and the need to increase their role in decisionmaking with regard to conflict prevention and resolution’ (UN Security Council 2000). Equal consultation with men and women in peace processes and local projects is therefore more than best practice, it is a political right.

However, the Bank’s investments in conflict and fragile countries (some of which are detailed in Map III) do not pay much attention to gender. Of the 113 conflict prevention and PCR projects that the Bank contributed to from FY 2006-11, only nine (just under 8 per cent) explicitly identify gender as a theme. Together, these projects total US\$261.8 million, though the amounts of these projects dedicated to ‘conflict prevention and PCR’ and ‘gender’ total US\$76.2 million and US\$36.9 million, respectively.⁵³

In general, the Bank’s minimal prioritization of gender issues in its conflict prevention and PCR investments does not reflect its own argument that post-conflict transition presents an opportunity to make transformational changes in gender relations (Bouta, Frerks and Bannon 2005). Examples include a 2005 US\$5 million project in Liberia,⁵⁴ which, for example, makes little mention of women, except in relation to their ‘vulnerability’ as female-headed single parent households (PP/WB 2007). Similarly, a 2009 US\$5.42 million project in Guinea-Bissau⁵⁵ aims to

⁵³ These nine projects are projects labelled by the Bank as ‘conflict prevention and post-conflict reconstruction’ projects that are also labelled as ‘gender’-related. These nine include: Protection from Gender-Based Violence in Côte d’Ivoire (2008: US\$7.33m); Emergency Demobilization and Reintegration, Additional Financing (DRC [2008]: US\$50m); Addressing Sexual Gender Based Violence in South Kivu (DRC [2010]: US\$1.98m); Second Emergency Demobilization and Reintegration Project (Rwanda [2010]: US\$8m); Inclusive Development in Post-Conflict Bougainville (Papua New Guinea [2011]: US\$2.52m); Horticulture and Livestock Productivity Project (Afghanistan [2006]: US\$20m); Emergency National Solidarity Project II (Afghanistan [2007]: US\$120m); National Solidarity Program III (Afghanistan [2010]: US\$40m); and Additional Financing Community Livelihoods in Conflict Affected Areas Project (Sri Lanka [2010]: US\$12m).

⁵⁴ Liberia: Community Empowerment Project (Map III: 3O).

⁵⁵ Guinea-Bissau: Rural Community Development Project (Map III: 3A).

‘give a voice to groups, particularly women and youth, which traditionally do not have the same opportunities to present their views and have their own interests taken into account’ (PAD/WB 2009f). In reality, the project indicators fail to monitor the extent to which women’s groups are trained and consulted (ISRR 2011m). Likewise, the 2009 US\$8 million grant to the Central African Republic⁵⁶ (CAR) for a community development project acknowledges the need for women’s participation in community development and stresses the need for capacity-building (PP/WB 2009b). But while the project recommends that all indicators be disaggregated by sex, indicators only measure ‘female beneficiaries’, for which the reported result is, tellingly, ‘zero per cent’ (ISRR 2011n).

The Bank also neglects women’s political rights in its 2008 US\$50 million investment in Democratic Republic of Congo (DRC).⁵⁷ The Bank’s DRC strategy states that governance and institutional capacity-building are ‘cross-cutting themes embodied in each sector programme’ (WB 2008a); the project aims to build ‘an inclusive governance system’ based on the DRC’s peace process and new constitution (WB 2008d). Gender, however, is excluded in the process. This is a glaring omission considering the country’s staggering rate of GBV (Peterman, Palermo and Bredenkamp 2011) and vast inequalities between men and women, boys and girls (Social Institutions and Gender Index 2011).

Only one of the SPF’s 45 grants explicitly promotes female participation in decisionmaking processes as a key development objective (WB 2011g). The Bank’s 2011 US\$2.5 million project in Papua New Guinea⁵⁸ aims to build capacity among organizations that facilitate women’s participation in development activities’ (ibid.). However, this represents just over one per cent of the Bank’s total US\$235.26 million committed to PNG since FY 2006.

6.3 Lack of attention to gender inequalities

Conflict often disrupts social norms and gender roles, creating an opportunity for social transformation (Greenberg and Zuckerman 2009). Several World Bank PCR investments run the risk of reinforcing traditional gender roles by ignoring women’s active roles in conflict and not making project benefits accessible to women. The neglect of women’s needs and priorities undermines their human rights. PCR investments must therefore ‘distinguish between women’s roles before, during, and after conflict by focusing on social inequalities’ pertaining to resource control and decisionmaking ability throughout the project cycle (Kuehnast, Oudraat and Hernes 2011). However, the Bank has not followed the UN’s lead in addressing gender roles and inequalities in PCR contexts.⁵⁹ A 2007 Gender Action report revealed the limited extent to which

⁵⁶ Central African Republic: Support to Vulnerable Groups Community Development Project (Map III: 3B).

⁵⁷ Democratic Republic of Congo: Enhancing Governance Capacity (Map III: 3K).

⁵⁸ Papua New Guinea: Inclusive Development in Post-Conflict Bougainville in Papua New Guinea (PNG) (Map III: 3G).

⁵⁹ See UN Security Resolutions 1325 (2000), 1820 (2008), 1888 (2009), 1889 (2009), and 1960 (2010).

the Bank's PCR⁶⁰ loans and grants address gender, highlighting the Bank's disappointing record addressing the needs of women in post-conflict dislocation, poverty and opportunity; integrating a gendered approach systematically; and promoting gender equality (Zuckerman and Dennis 2007). An updated Gender Action analysis reveals that human rights still do not feature in most Bank investments in conflict contexts and that there has not been significant improvement in the quality of gender integration in conflict prevention and PCR investments (Gender Action 2011c).

The World Bank also funds several demobilization and reintegration projects that pay sporadic attention to gender. The Bank does not engage in disarmament, but does work in demobilization and reintegration of armed combatants. Of 113 Bank-funded conflict projects approved since 2006, 12 explicitly focus on demobilization and reintegration in six countries (Rwanda, Burundi, Uganda, DRC, Côte d'Ivoire and Sudan). The projects total US\$168.8 million with just US\$7.8 million (2.9 per cent) of the resources dedicated to gender.

However, some Bank projects substantially integrate gender issues into demobilization and reintegration. The Bank's 2008 US\$50 million project in the DRC⁶¹ aimed to create an active programme for female ex-combatants. The programme was abandoned because 'numbers of female ex-combatants presenting for demobilization were very low and they were widely spread geographically' (PID 2008b). Rwanda's⁶² project in 2009 for US\$19.1 million explicitly targets female ex-combatants, calling gender-sensitive programming 'crucial' and aiming to provide 'a platform for the views of female beneficiaries' (PP/WB 2009a). Notably, this project cites women's rights, and the role of men in the fight against GBV. Similarly Burundi's 2009⁶³ project for US\$22.5 million (Bank contribution: US\$15 million) focuses explicitly on women, children, and disabled ex-combatants. This project collects sex-disaggregated data for nine of its 15 key indicators (ISRR 2011o). All three of these projects' designs demonstrate an increased recognition of women's right to participate in programs traditionally designed for male combatants, but data have yet to confirm successful implementation.

6.4 Insufficient funding for GBV in conflict

Women pay the greatest price of conflict. While the Bank's *World Development Report on Conflict, Security and Development* underscores that 'freedom from violence and fear is a basic human right' (WB 2011c), it pays little attention to their physical security, bodily integrity and their right to live without violence in these contexts.

The few instances in which the Bank addresses physical security in PCR and conflict are found in its programmes on GBV. GBV is frequently used as a tactic of war (International Alert 2005) against women and children, and in some contexts, men. Only four World Bank projects

⁶⁰ Before the Bank shifted its focus to conflict prevention and state-building under the Fragile and Conflict-Affected Countries Group, Bank conflict-related investments were labelled PCR for post-conflict reconstruction.

⁶¹ DRC: Additional Financing for Emergency Demobilization and Reintegration (Map III: 3L).

⁶² Rwanda: Second Emergency Demobilization and Reintegration (Map III: 3J).

⁶³ Burundi: Emergency Demobilization and Transitional Reintegration Project (Map III: 3C).

approved since 2006 explicitly address GBV (in Côte d'Ivoire, Haiti, DRC and the Solomon Islands), two of these in conflict situations (DRC and Cote d'Ivoire) for a staggeringly low total of US\$3.34 million.⁶⁴ The 2008 project in Côte d'Ivoire⁶⁵ (US\$0.73 million) aims to address 'the realization that the economic dependence of women on men made them very vulnerable and not confident enough to take active part in actions aiming at challenging norms related to women's position in the community' (WB 2008c). One project component funds literacy courses and savings and loans associations, strengthening the 'preventative' aspect of the project by linking women's economic disempowerment to GBV.

Similarly, the Bank's 2010 US\$1.98 million project in DRC⁶⁶ aims to 'improve the delivery of services for women who suffer from this endemic problem' and work 'toward ways to end this violence' (WB 2011f). However, the project's scope and funding are alarmingly limited. The project aims to provide essential services (case management, psychosocial, health and legal services), community support to victims, and advocacy for policies that promote the protection of women and girls—all with a budget of merely US\$1.98 million. Although the project's impact evaluation is intended to 'inform potential larger scale operations on addressing [GBV] by the Bank' (LOGiCA 2011), this Bank project's focus on GBV is still weak (Gender Action 2011e).

The project in Haiti⁶⁷ (2011, US\$0.5 million) has not made any documents publically available. Gender Action's conversations with the Bank's Haiti-based partners indicate that project components include increasing the number of 'first response kits' in IDP communities, enhancing women's grassroots leadership in addressing GBV, and launching a violence prevention public education campaign (Gender Action 2012a).

The last project, approved in April 2013, is a tiny US\$130,000 grant to the Solomon Islands, to 'improve access to services for victims of Gender-Based Violence (GBV) and in particular Domestic Violence (DV) by bringing together key organizations that are in the frontline of providing support services to survivors of domestic and gender-based violence in a forum that allows them to identify gaps and priority actions' (WB 2013b).

In general, the combined US\$3.34 million from the four GBV projects has a negligible chance of transforming the inequalities that perpetuate GBV, particularly in conflict contexts. Another issue with these projects is that they fail to incorporate men as victims of GBV, even in DRC's South Kivu region, where some reports suggest an estimated 24 per cent of men face such violence (Johnson et al. 2010). The Bank must invest much more to combat this epidemic.

⁶⁴ Since the publication of this report, a fourth GBV-focused project has been approved for the Solomon Islands in April 2013.

⁶⁵ Côte d'Ivoire: Protection from Gender-Based Violence in Côte d'Ivoire.

⁶⁶ DRC: Addressing GBV in South Kivu (DRC) (Map III: 3M).

⁶⁷ Haiti: Addressing and Preventing Gender Based Violence (Map III: 3P).

6.5 Weak support for women's livelihoods

Poverty and state fragility exacerbate each other: one third of all people living below the international poverty line reside in conflict-affected countries (WB 2010b). Yet the Bank's conflict prevention and PCR investments often undermine beneficiaries' economic rights, particularly those of women and girls. In post-conflict contexts, women's economic activities often take place in 'informal' and 'invisible' sectors, in which Bank investments 'often fail to recognize and value women's skills and contributions' (Zuckerman and Dennis 2007). Women's livelihoods suffer drastically when women cannot access economic gains from investments and/or investments undermine their sources of income.

Most economic development projects in conflict and post-conflict countries reviewed do not adequately incorporate gender issues in their implementation. Generating employment for women remains a persistent challenge. For example, Afghanistan's 2011 US\$22 million project⁶⁸ seeks to generate private sector growth. Citing women's exclusion as a project risk, the project claims that it will design specific programmes for female entrepreneurs (PP/WB 2011). Despite this statement, actual project evaluation does not reflect any implementation of this commitment. As of 2012, the project aimed for only 5 per cent of all project beneficiaries to be women, and no woman has benefitted to date from a new job (ISRR 2012a). The Bank did not adequately identify and invest in addressing barriers to women's access to the private sector. Similarly, a 2010 US\$3.7 million West Bank project,⁶⁹ seeks to strengthen the capacity of economic and regulatory institutions of the Palestinian Authority (PA). Despite project documents' alleged incorporation of gender-sensitive capacity-building (PAD/WB 2010), no sex-disaggregated data was collected in the project evaluation (ISRR 2012b). The actual implementation does not match the rhetorical importance of women's incorporation into economic development.

6.6 Assessing the effectiveness of Conflict Prevention and PCR investments

The analysis above reveals that while the World Bank boasts impressive research on the structural causes of conflict and their intersections with international development, it has yet to seriously address the linkages between gender and conflict in its investments. The Bank's inconsistent attention to human rights, including gender inequalities and their relationship to conflict and its prevention, fundamentally undermines the potential for these investments to be effective forms of aid. The World Bank must match its stated commitment to gender equality by comprehensively integrating women's rights into its conflict and post-conflict investments.

The Bank could further maximize the effectiveness of its conflict-related investments by using them as opportunities for *transformation*, particularly in regard to women's rights and gender inequalities. This approach would increase the likelihood that Bank conflict-related investments would have a positive impact on gender relations in borrower countries. The Bank must facilitate this transformation by addressing gendered power dynamics comprehensively and systematically in conflict situations. This requires the equitable integration of men and women, not merely as

⁶⁸ Afghanistan: New Market Development Project (Map III: 3E).

⁶⁹ West Bank: Capacity-Building for Palestinian Economic and Regulatory Institutions (Map III: 3I).

project beneficiaries, but as equal participants in project design and implementation. Women, too, are often discussed in the context of their ‘vulnerability’, which, absent any other attention, undermines their active and unique contributions.

However, a handful of Bank projects demonstrate positive ways in which gender can be integrated. For example:

- A 2011 US\$15.8 million project in Papua New Guinea⁷⁰ sets a target for one third of its trainees to be young women, includes gender outcomes, and commissioned a gender study to inform its design (PAD/WB 2011f).
- The Bank’s 2010 US\$2.8 million SPF grant in Kosovo⁷¹ promotes young women’s economic empowerment and plans to sex-disaggregate all core indicators (WB 2010c).
- The Bank’s 2011 US\$12 million ‘project in Sri Lanka’⁷² lacks specific gender objectives, but mentions women’s lack of consultation as a project risk and requires outcome indicators on the percentage of female beneficiaries, which should be over 50 per cent (WB 2009b). This is not sufficiently robust project gender sensitivity but its gender element could be expanded easily to become exemplary.

For a sustainable, longer-term recovery from conflict, the World Bank should meaningfully commit to equal participation and consultation with women in design, implementation, monitoring, and evaluation of conflict prevention and PCR investments. The Bank should address the gender differential impacts of conflict on livelihoods and poverty, as well as women’s myriad roles in demobilization and reintegration. Specific recommendations to this aim are included in the recommendations section of this report.

7 Recommendations

The World Bank has some of the best data and reports available on gender equality worldwide. From the recent *World Development Report* on Gender Equality and Development to the new Gender Data Portal launched in July 2012, its researchers have created some of the most thorough resources for the general public on the state of the world’s women. Yet as sections 4-6 have shown, the Bank’s response to gender inequality through its investments is insufficient and patchy. This section summarizes the real steps that the World Bank can take to improve the gender sensitivity of its operations, including sector-specific recommendations.

⁷⁰ Papua New Guinea: Urban Youth Employment Project (Map III: 3H).

⁷¹ Kosovo: The Second Kosovo Youth Development Project (Map III: 3D).

⁷² Sri Lanka: Additional Financing for the Community Livelihoods in Conflict Affected Areas (Map III: 3F)

7.1 Improving gender policies and gender staffing

Gender Action recommends that the Bank staff the Gender Unit based in Washington, DC with more experts working full time on gender issues. The Bank must also ensure that all borrower countries have gender focal points who are accorded both the time to complete their gender-related work and be recognized for it. To make sure that all operations are gender sensitive, the Bank should consider providing financial and other incentives for non-gender unit and non-gender focal point staff to better incorporate gender issues into the programmes under their direction. Following through on these suggestions will require sustainable and increased funding directly from the World Bank budget rather than from trust funds.

Yet no increase in Bank staff and financial capacity can compensate for weak policies. Gender Action recommends that its gender and development policy (OP 4.20) includes development policy lending within its competence as it does in practice. As it revises and collapses its many operational policies into one simplified policy, the Bank should take care to include a gender safeguard policy modelled on the World Bank's environmental safeguard policy, so that a gender sensitivity plan becomes a requisite for any World Bank investment. The Bank also needs to raise the bar significantly for 'gender-informed projects' and assess the progress of efforts to increase gender sensitivity. Finally, the Bank should reform the Inspection Panel so that it is more accountable to requesters and the general public, providing clear guidelines to beneficiaries on how to take gender discrimination cases to the IP to end adverse gender impacts.

7.2 Improving Bank operations

General operations recommendations

The World Bank needs to uphold its oft-stated commitment to promoting women's empowerment in all its investments because massive gaps remain between policy and practice. We recommend several steps the Bank should take to improve all its operations across all investment sectors:

- Consistently approach investments from human/women's rights perspectives;
- Mandate that all World Bank-funded and supported projects contain and implement clear and rigorous sex-disaggregated indicators to measure performance at all stages of the project cycle;
- Mandate that all World Bank-funded and managed projects conduct sustained consultations with local beneficiaries and gender-focused civil society organizations, including women before any proposed activities take place; and
- Promptly publish on the World Bank website (or other forum accessible to 'beneficiaries') all project data, including detailed financial data (commitments, disbursements and sub-contractors), project performance data (using sex-disaggregated indicators) and any other relevant information to allow affected women and men to track a project's implementation.

Improving agriculture and rural development investments

Bank agriculture and rural development projects risk undermining women by, for example, reinforcing traditional gender roles that keep women out of more lucrative agricultural posts; making it more difficult for them to access land for subsistence farming; or by not measuring at all project impacts on women.

Gender Action suggests that a more fruitful and sustainable pro-poor agricultural policy would be to increase investments in small-scale rural development, as opposed to investing primarily in private large-scale export agribusiness, which often most benefits large corporations and least benefits and can even harm women farmers. To this end, the Bank should provide grants—not loans—to support gender-sensitive agricultural development in developing countries.

It is important to address gender inequalities that may affect women's ability to participate in agricultural and rural project activities and access project benefits. The Bank should pay particular attention to female land-use and ownership. The Bank should also address long-term threats to agricultural productivity, including climate change and resource degradation, the burden of which falls disproportionately on women and girls. One method by which this could be supported would be to promote women in non-traditional agricultural roles and ensure equal access to project benefits. Promoting women's agricultural initiatives, land use and ownership will likely benefit women more in the long-term more than any number of individual projects.

Improving SRH and HIV/AIDS services

The World Bank has come a long way in its approach to SRH from the early days of 'population' projects. This is commendable. However, it noted several 'gender gaps' in the WDR, among them high maternal mortality (WB 2012a), demonstrating that the current World Bank approach is not enough. As this report shows, many of the Bank's SRH and HIV/AIDS investments are either ineffective or harmful to poor women and men.

The most important step that the World Bank could take to improve SRH and HIV/AIDS care globally would be to abolish all user fees and conditions within its SRH and HIV/AIDS investments and help recipient governments to do likewise. A more sustainable pro-poor funding strategy would be for the Bank to prioritize investments in sustainable interventions using national or community-level institutions (from government hospitals to women's healthcare NGOs) that also encourage men's participation in SRH and HIV/AIDS projects.

Considering how little the Bank spends on SRH and HIV/AIDS, the Bank should dramatically increase funding through grants—not loans—in a comprehensive range of SRH services and HIV prevention/treatment services throughout the developing world, particularly in countries with high maternal mortality, HIV prevalence and AIDS-related mortality. The Bank should take care to not create programmes or structures that cannot be adequately serviced by national staff.

Given the sensitivity surrounding the topics of sex and reproduction, it is vital that the Bank ensures that *all* project staff on SRH and HIV/AIDS projects have a high level of gender training. All projects need to address gender roles and inequalities—such as women's frequent dependence on male partners for funds needed to purchase healthcare, or inability to negotiate

contraceptive use—that may undermine women and girls’ ability to access SRH/HIV services. It is not enough to merely invest in healthcare system strengthening if half of the population, women, are not able to access it equally.

Improving conflict prevention and PCR investments

The World Bank formally recognizes that ‘freedom from violence and fear is a basic human right’ (WB 2011c). However, its investments in conflict prevention and post-conflict resolution do not match the Bank’s rhetoric. Women are seen primarily in terms of their vulnerability, which, while considerable, obscures the expertise and insight that they could bring to post-conflict initiatives from which they have largely been excluded.

The most important step that the World Bank could take would be to promote women’s political participation in conflict-affected states. Concretely, the Bank would need to work closely with local organizations to identify impediments to women’s insecurity, rather than relying primarily on expatriate staff, who may not often be experts at the grassroots project level, to determine post-conflict needs and project priorities.

Women in conflict situations worldwide face shockingly high rates of GBV, both an outcome of the conflict and often a worsening of an already poor GBV situation. In consultation with women’s groups, post-conflict and conflict prevention programmes should target combating GBV. More projects (such as in the health and agriculture sectors) should integrate GBV components that are adequately funded and seek to engage men in finding solutions to GBV. Bank GBV investments, particularly in conflict investments, should also take care not to exclude men from receiving care or support, as they, too, can be abused or traumatized from witnessing or being forced to participate in GBV.

Finally, the Bank should treat women as actors in the rebuilding of their societies. Specifically, the Bank should proactively include women in any projects supporting peacebuilding or reconstruction. Projects designed to support women’s livelihoods and rights could enhance self-sufficiency for individual women and their families, as well as recovery for society as a whole.

8 Concluding remarks

The single-most important step that the World Bank can take is to recognize that many of the goals its mission promotes—food security, health, lives free of the destruction of conflict—are first of all human rights and women’s rights, and that arguments for gender equality as an instrument for economic growth are valid only insofar as these rights are recognized. Gender Action recommends that the Bank adopt an explicit human rights agenda in all investments, adhering to the UN Declaration on Human Rights (UN 1948) as well as the Convention on the Elimination of Discrimination against Women (UN 1979).

At the project level, across all sectors, the key message of this report is that it is vital to include women, particularly ‘beneficiaries’, in all phases of project planning and implementation to ensure that women benefit from development projects in equal measure. The World Bank should

incorporate women's participation throughout each phase of the project cycle, including design, implementation, monitoring and evaluation; in particular, conducting meaningful, protracted conversations with 'beneficiaries' before any activity is approved or conducted.

Adequately-trained project staff should conduct a thorough gender analysis of all proposed projects' social contexts prior to approval and include specific gender-related outputs to which to aspire. The Bank should also collect and analyse sex-disaggregated data during and after the project in order to monitor all project outputs *and impacts* on women and men, boys and girls. The Bank should also promptly publish on its website (or other forum accessible to 'beneficiaries') all project data, including detailed financial data (commitments, disbursements and sub-contractors), project performance data (using sex-disaggregated indicators) and any other relevant information to allow the public to track a project's implementation. While the Bank claims to already conduct gender analyses of all projects, and collect sex-disaggregated data and publish project information, as this report has demonstrated, these measures are inconsistent across all relevant projects.

This report selected three sectors in to assess the gender dimensions of multilateral aid across World Bank investments generally. The World Bank invests significantly in other sectors with strong implications for gender equality, specifically projects combating climate change (Gender Action 2009b; Gender Action--HBF 2009, 2012) and promoting the extractive industries (Gender Action 2009a; Gender Action--CEE 2006; Gender Action--FOEI 2011). Gender Action recommends that World Bank spending in these and all other sectors should also be assessed for its sensitivity to gender.

Finally, Gender Action recommends that gender advocates also consider the effectiveness of the policies and projects of regional development banks—in particular, the African Development Bank, the Asian Development Bank, the European Bank for Reconstruction and Development and the Inter-American Development Bank. This would allow for a more robust comparison across development funders as well as potential sharing of positive practices that enhance gender sensitivity.

Acronyms

AFR	Africa region
AIDS	acquired immune deficiency syndrome
CAS	country assistance strategy
CODE	Committee on Development Effectiveness (of the World Bank)
DPLs	development policy loans
DRC	Democratic Republic of Congo
EAP	East Asia and Pacific region
ECA	Europe and Central Asia region
FAO	Food and Agriculture Organization
FP	focal point (Bank staff)
FY	fiscal year
GAD	gender and development
GAP	Gender Action Plan
GBV	gender-based violence
GDB	Gender and Development Board
GENTF	Gender Trust Funds
HIV	human immunodeficiency virus
HNP	health, nutrition and population
IBRD	International Bank for Reconstruction and Development
IDA	International Development Association
IDB	Inter-American Development Bank
IDP	internally displaced person
IEG	Independent Evaluation Group (of the World Bank)
IFC	International Finance Corporation
IP	Inspection Panel (of the World Bank)
ISRR	implementation status and results report
LAC	Latin America and the Caribbean region
M&E	monitoring and evaluation
MDGs	Millennium Development Goals
MDTF	multi-donor trust fund
MENA	Middle-East and North Africa region
OP	operational policy
PAD	project appraisal document
PCR	post-conflict reconstruction

PID	project information document
PNG	Papua New Guinea
PRH	population and reproductive health
PRMGE	poverty reduction and economic management
SALs	structural adjustment loans
SDTF	Single Donor Trust Fund
SRH	sexual and reproductive health
SPF	state and peace-building fund
SRH	sexual and reproductive health
STI	sexually-transmitted infections
UN	United Nations
WB	World Bank
WDR	World Development Report
WHO	World Health Organization
WID	women in development
WIDER	World Institute for Development Economics Research

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Annex 1: Food security extended tables

Annual World Bank commitments to **rural development** *as percentage of total annual WB budget (US\$)

Fiscal year	FY 2006	FY 2007	FY 2008	FY 2009	FY 2010	FY 2011
Total WB budget	23.64 bn	24.70 bn	24.70 bn	46.91 bn	58.75 bn	43.01 bn
Sub-Saharan Africa	0.53 bn	0.78 bn	0.53 bn	2.04 bn	1.60 bn	0.99 bn
East Asia and Pacific	0.47 bn	0.61 bn	0.56 bn	0.72 bn	1.13 bn	1.12 bn
Europe and Central Asia	0.24 mn	0.15 bn	0.26 bn	0.18 bn	0.54 mn	2.22 bn
Latin America/Caribbean	0.24 mn	0.42 bn	0.31 bn	0.53 bn	0.42 mn	0.18 bn
Middle East/North Africa	0.18 bn	0.13 bn	0.05 bn	0.08 bn	0.37 bn	0.77 bn
South Asia	0.57 bn	1.10 bn	0.57 bn	0.74 bn	1.02 bn	0.42 bn
Total rural development expenditure**	2.22 bn	3.18 bn	2.28 bn	4.30 bn	5.00 bn	5.64 bn
Rural development expenditure as % of total FY expenditure	9.40	12.87	9.23	9.17	8.51	13.11

Note: * The rural development theme includes the World Bank's 'global food crisis response', 'other rural development', 'rural markets', 'rural non-farm income generation', 'rural policies and institutions', and 'rural services and infrastructure investments'. Investments reflect 'active' World Bank projects that began from 2006-10.

** Figures are rounded and may not compute exactly.

Source: World Bank Annual Reports, 2006-2010.

Annual World Bank commitments to **agriculture, fishing and forestry** sector as percentage of total annual WB budget (US\$)*

Fiscal year	FY 2006	FY 2007	FY 2008	FY 2009	FY 2010	FY 2011
Total WB budget	23.64 bn	24.70 bn	24.70 bn	46.91 bn	58.75 bn	43.01 bn
Sub-Saharan Africa	0.59 bn	0.37 bn	0.37 bn	1.25 bn	0.57 bn	0.85 bn
East Asia and Pacific	0.37 bn	0.27 bn	0.11 bn	0.20 bn	0.75 bn	0.32 bn
Europe and Central Asia	0.12 bn	0.05 bn	0.13 bn	0.009 bn	0.22 bn	0.12 bn
Latin America/Caribbean	0.29 bn	0.08 bn	0.33 bn	1.33 bn	0.14 bn	0.19 bn
Middle East/North Africa	0.015 bn	0.21 bn	0.0 bn	0.06 bn	0.11 bn	0.25 bn
South Asia	0.37 bn	0.73 bn	0.42 bn	0.55 bn	0.79 bn	0.40 bn
Total Agriculture, fishing and forestry expenditure	1.75 bn	1.72 bn	1.36 bn	3.40 bn	2.62 bn	2.13 bn
Agriculture, fishing and forestry expenditure as % of total FY expenditure	7.40	6.96	5.50	7.25	4.46	4.95

Note: * Investments reflect 'active' World Bank projects that began between 2006 and 2010.

Source: World Bank Annual Reports, 2006-2010.

Annex 2: SRH and HIV extended tables

Annual World Bank commitments to **SRH as population and reproductive health** as percentage of total annual WB spending (USD)*

Fiscal year	FY 2006	FY 2007	FY 2008	FY 2009	FY 2010	FY 2011
Total WB budget	23.64 bn	24.70 bn	24.70 bn	46.91 bn	58.75 bn	43.01 bn
Sub-Saharan Africa	246.56 mn	55.30 mn	26.49 mn	49.61 mn	58.84 mn	23.82 mn
East Asia and Pacific	0.00 mn	2.16 mn	5.61 mn	0.00 mn	0.51 mn	2.10 mn
Europe and Central Asia	0.14 mn	0.00 mn	0.00 mn	0.00 mn	0.00 mn	0.00 mn
Latin America/Caribbean	26.81 mn	120.00 mn	31.24 mn	34.60 mn	0.00 mn	76.20 mn
Middle East/North Africa	0.00 mn	0.00 mn	3.25 mn	0.00 mn	3.00 mn	14.72 mn
South Asia	8.40 mn	165.19 mn	5.80 mn	0.00 mn	45.90 mn	109.28 mn
Total WB SRH expenditure	281.91 mn	342.64 mn	72.39 mn	84.21 mn	108.24 mn	226.12 mn
SRH expenditure as % of total FY expenditure	1.19	1.39	0.29	0.18 %	0.18	0.53

Note: * This table represents spending that the Bank categorized as related to 'population and reproductive health'. It shows the total amount of money that the Bank invested in a particular project, multiplied by the percentage of that project that the Bank claims is devoted to population and reproductive health. Note that figures are based on the Bank's contribution to the project funds, not the total project cost, which may be higher.

Source: World Bank Annual Reports, 2006-2010.

Annual World Bank commitments to **HIV/AIDS** as percentage of total annual WB budget (USD)*

Fiscal year	FY 2006	FY 2007	FY 2008	FY 2009	FY 2010	FY 2011
Total WB budget	23.64 bn	24.70 bn	24.70 bn	46.91 bn	58.75 bn	43.01 bn
Sub-Saharan Africa	65.84 mn	119.12 mn	40.19 mn	193.79 mn	92.00 mn	87.84 mn
East Asia and Pacific	17.60 mn	6.34 mn	0.00 mn	0.00 mn	0.00 mn	34.17 mn
Europe and Central Asia	2.40 mn	0.00 mn	0.00 mn	0.00 mn	0.00 mn	4.80 mn
Latin America/Caribbean	1.34 mn	0.00 mn	3.30 mn	24.50 mn	19.43 mn	27.66 mn
Middle East/North Africa	0.00 mn	0.00 mn	0.00 mn	0.00 mn	0.00 mn	0.00 mn
South Asia	0.00 mn	187.90 mn	6.70 mn	0.00 mn	19.37 mn	0.00 mn
Total HIV/AIDS expenditure	87.19 mn	313.36 mn	50.19 mn	218.29 mn	130.80 mn	154.47 mn
HIV/AIDS expenditure as % of total FY expenditure	0.37	1.27	0.20	0.47	0.22	0.36

Note: * This table represents spending that the Bank categorized as related to 'HIV/AIDS'. It shows the total amount of money that the World Bank invested in a particular project, multiplied by the percentage of that project that the Bank claims is devoted to HIV/AIDS. Note that figures are based on the Bank's contribution to the project funds, not the total project cost, which may be higher.

Source: World Bank Annual Reports, 2006-2010.

Annex 3: Conflict prevention and PCR extended table

Annual World Bank commitments to **conflict prevention and post-conflict reconstruction** as percentage of total World Bank budget (USD)

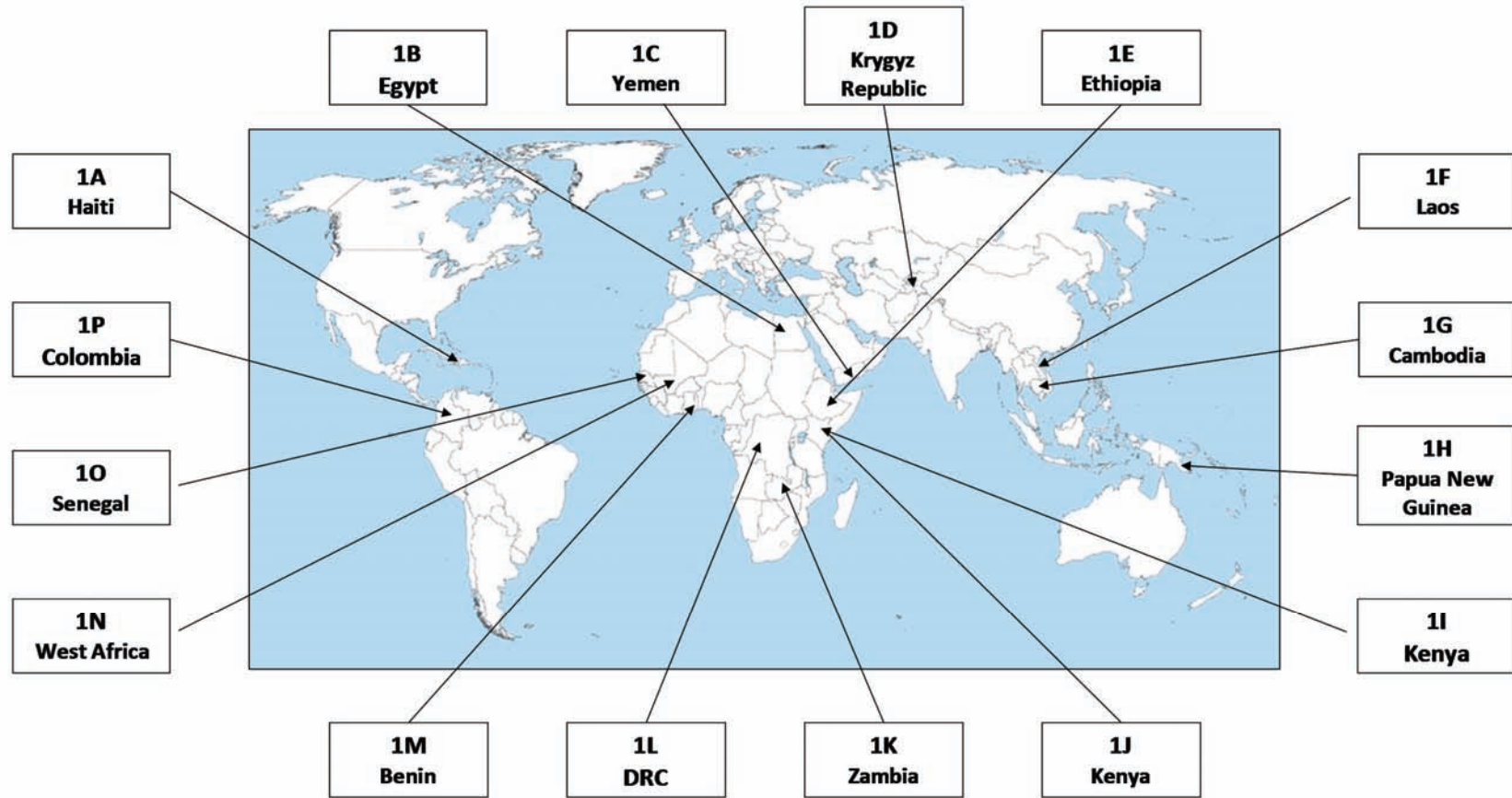
Fiscal year (FY)	FY 2006		FY 2007		FY 2008		FY 2009		FY 2010		FY 2011	
Total WB budget	23.64 bn		24.70 bn		24.70 bn		46.91 bn		58.75 bn		43.01 bn	
Region	Conflict*	Gender**	Conflict	Gender	Conflict	Gender	Conflict	Gender	Conflict	Gender	Conflict	Gender
Sub-Saharan Africa	73.55 mn	0	53.41 mn	0	121.20 mn	8.47 mn	38.65 mn	0	80.24 mn	1.39 mn	51.10 mn	0
East Asia and Pacific	0	0	0	0	0.12 mn	0	2.32 mn	0	14.07 mn	0	10.91 mn	0.83 mn
South Asia	24.6 mn	2.6 mn	43.08 mn	16.8 mn	76.5 mn	0	25.5 mn	0	91.1 mn	6.8 mn	103.16 mn	0
Europe and Central Asia	0	0	0.65 mn	0	11.3 mn	0	9.48 mn	0	0	0	22.0	0
Latin America/Caribbean	3.81 mn	0	4.05 mn	0	0	0	2	0	2.26	0	0	0
Middle East/North Africa	48.85 mn	0	177.54 mn	0	62.88 mn	0	4.24 mn	0	5.08 mn	0	0.42 mn	0
Total WB expenditure	150.81 mn	2.6 mn	278.73 mn	16.8 mn	272 mn	8.47 mn	82.19 mn	0	192.75 mn	8.19 mn	187.59 mn	0.83 mn
Expenditure as % of total FY budget	0.64	0.01	1.13	0.07	1.1	0.03	0.18	0	0.32	0.01	0.44	0.002

Notes: * Calculated by multiplying total project cost by percentage labelled 'conflict prevention and post-conflict reconstruction'. Includes IDA/IBRD and trust funds to which the Bank contributes. Excludes multi-donor trust fund and host country contributions.

** Calculated by multiplying total project cost of PCR projects by percentage labelled 'gender.' Includes IDA/IBRD and trust funds to which the Bank contributes. Excludes multi-donor trust fund and host country contributions.

Source: Authors' calculations.

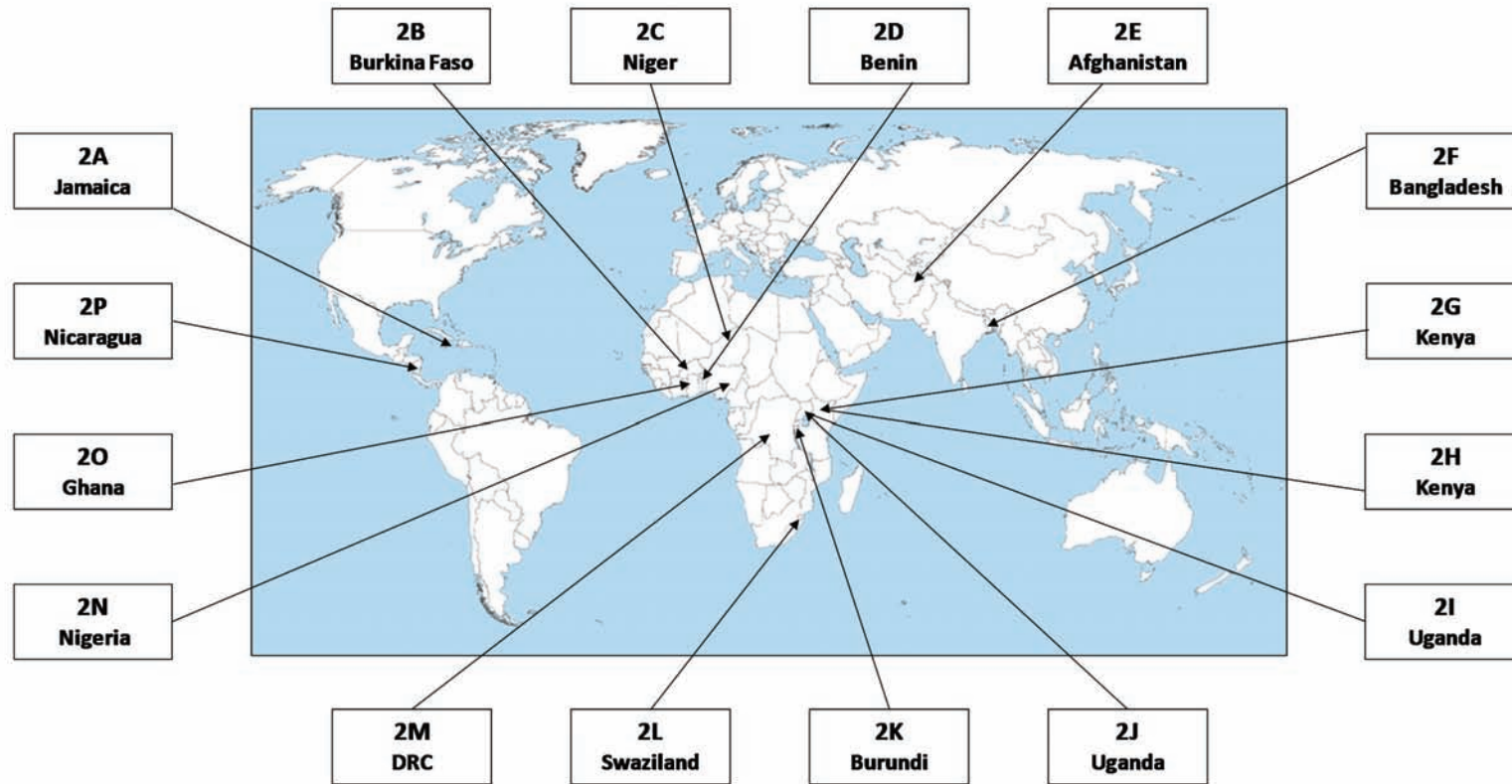
Map I: Selected World Bank agriculture and rural development projects



Source: Compiled by the authors based on review of World Bank project data (www.worldbank.org/projects) and annual reports (various years).

<p>1A 2009 US\$5 million 'Strengthening the Management of Agriculture Public Services' in Haiti acknowledges and seeks to redress gender inequalities in participation in agricultural organizations; Sex-disaggregated indicators are only a 'suggested action,' along with enabling women's access to agricultural training and extension services, and gender-sensitive training programmes (PAD/WB 2009a; ISRR 2011a).</p>	<p>1B 2010 US\$100 million 'Farm-Level Irrigation Modernization Project' in Egypt does not mention gender inequality among Egyptian farmers, such as women's unequal access to land ownership, inheritance and agricultural extension services. Only 25 % of targeted farmers for 'training in technical and agronomic skills' are women (PAD/WB 2010a).</p>
<p>1C 2006 US\$20 million 'Rain-fed Agriculture and Livestock Project' in Yemen's PAD/WB discusses gender inequality and promises that some funds will be allocated to female beneficiaries; PAD/WB also indicates that project staff will include a 'gender specialist', and that the project will build women's capacity; Lacks any sex-disaggregated indicators (PAD/WB 2006a).</p>	<p>1D 2004 PAD/WB for US\$8.1 million 'Agribusiness and Marketing Project' in the Kyrgyz Republic does not even mention women or gender (PAD/WB 2004), even though the Kyrgyz Republic's customary laws often ignores women's rights in regard to land ownership and enforce women's subordination in social, economic and political spheres (USAID 2011).</p>
<p>1E 2010 US\$150 million 'Agricultural Growth Project' in Ethiopia discusses gender inequalities; Promises to 'encourage' women's access to natural resources and credit; Lacks sex-disaggregated indicators (PAD/WB 2010b).</p>	<p>1F 2009 Project information document (PID) for US\$ 3 million 'Rice Productivity Improvement Project' in Laos barely mentions gender; Lacks sex-disaggregated indicators (Project Paper</p>
<p>1G 2010 US\$5 million 'Agribusiness Access to Finance Project for Cambodia' to increase the sustainable flow of credit to the agribusinesses sector by promoting bank lending to agribusinesses; Women and gender are not mentioned (PAD/WB 2010c).</p>	<p>1H 2010 US\$25 million 'Productive Partnerships in Agriculture Project' in Papua New Guinea (PNG) links cocoa and coffee farmers to agribusiness; PAD/WB notes that 'women's groups' were included in project consultations, promises 'gender balance' in activities; Project's only indicator that mentions women (the number of women reporting increased access to and use of information on improved farming practices, processing and marketing) does not reflect whether women's agricultural output or income have actually increased (PAD/WB 2010f).</p>
<p>1I 2009 US\$82 million 'Kenya Agricultural Productivity and Agribusiness Project' (1N) aims to increase small-scale farmers' incomes through agricultural technology and agribusiness development; PAD/WB notes that 'farmer' refers to both men and women and underlines 'commitment to strengthen the participation of women and youth in decision-making processes'; PAD/WB states that the project will 'empower men, women and youth' through education, training and mentorship, and will include safeguards to ensure that both men and women control their income. The project also includes 'a strong emphasis on sex-disaggregated monitoring and evaluation' (PAD/WB 2009b).</p>	<p>1J 2007 US\$65.8 million loan to Kenya for a 'Natural Resource Management Project' promises that beneficiaries will have equitable access to water but promotes water use charges; Project supports Land Policy mandating 'mechanisms for extinction of land rights in the interest of sustainable management of land-based natural resources' (Gender Action 2011b).</p>
<p>1K 2011 US\$115 million 'Irrigation Development and Support Project' in Zambia requires customary land to be converted to state land; Project appraisal document (PAD) promises respect for 'existing rights of use and occupation of the affected land' and that 'effective disclosure of this information [and]... accessible grievance mechanisms have been put in place' (PAD/WB 2011a). Yet conversion only requires approval from local Authorities and a map that marks the land to be converted, according to Zambian Land Act (PAD/WB 2011a).</p>	<p>1L 2010 US\$120 million 'Agriculture Rehabilitation and Recovery Support Project' in the Democratic Republic of Congo (DRC) supports capacity-building for farmer organizations including women's groups; Women's participation restricted to small-scale crops, processing/marketing, while men have opportunities to work in road construction; Does not include any sex-disaggregated indicators (PAD/WB 2010e).</p>
<p>1M 2010 US\$40 million 'Agricultural Productivity and Diversification Project' in Benin: PAD/WB states that at least 40% of project beneficiaries will be women; Key indicators for typically male-dominated activities (i.e. 'share of project beneficiaries using improved technologies disseminated through the project,' 'percentage of cotton producer groups trained' and 'percentage of project beneficiaries receiving agricultural credit') are not sex-disaggregated (PAD/WB 2010d).</p>	<p>1N 2007 US\$83.8 million 'West Africa Agricultural Activity Programme' acknowledges women's 'critical role' in agriculture; Does not collect sex-disaggregated data on project outcomes and impacts (PAD/WB 2011b).</p>
<p>1O 2006 US\$35 million 'Agricultural Markets and Agribusiness Development Programme for Senegal': performance indicators do not assess women farmers' participation in or benefits from project (PAD/WB2006b).</p>	<p>1P 2005 US\$30 million 'Agriculture Transition Project' in Colombia, highlights high rural poverty levels, unequal income distribution, illiteracy, violence, unequal land ownership; Does not mention women (PAD/WB 2005a).</p>

Map II: Selected World Bank sexual and reproductive health and HIV/AIDS projects

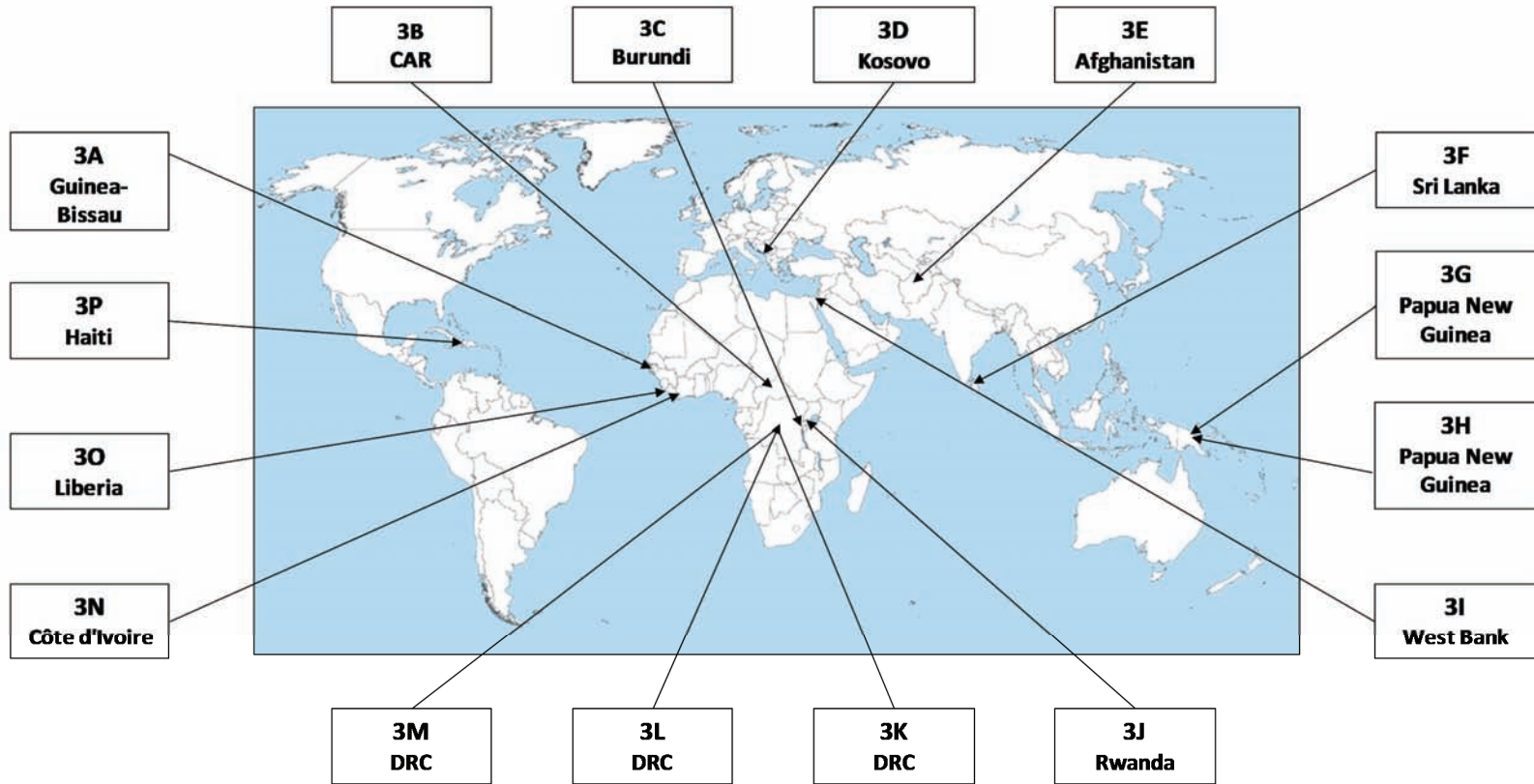


Source: Source: Compiled by the authors based on review of World Bank project data (www.worldbank.org/projects) and annual reports (various years).

<p>2A 2002 US\$10 million 'Second HIV/AIDS Project' in Jamaica discusses gender inequality and HIV; Project promotes 'continued implementation' of a BCC strategy that was initiated in 1988 (a full decade before the project began), which fails to address the gender inequalities that are associated with high risk behaviours, particularly among women and girls (PAD/WB 2008d).</p>	<p>2B 2006 US\$30 million 'Health Sector Support and Multi-Sectoral AIDS Project' in Burkina Faso does not even mention gender inequality among the factors that contribute to the country's HIV epidemic (PID/WB 2011).</p>
<p>2C 2011 US\$20 million 'Second HIV/AIDS Support Project' in Niger emphasizes that 'an uncontrolled HIV/AIDS epidemic would have devastating effects on Niger's economic growth' without mentioning women's/human rights at all (PAD/WB 2011c).</p>	<p>2D 2010 US\$7.8 million 'Health Systems Performance Project for Benin' promotes user fees by inadequately responding to the failure of Health Equity Funds (HEFs) that are supposed to exempt the poor from payment. The PAD acknowledges that health care workers do not have sufficient incentives to provide care for the poor, so they 'mostly use the Fund's budget to exempt their friends and relatives'; Instead of working with Benin's government to eliminate user fees altogether, the project only acknowledges that 'a more reliable process to identify the poorest is necessary' (PAD/WB 2010).</p>
<p>2E 2009 US\$30 million 'SHARP' Project in Afghanistan addresses the shortage of female health care providers (PID, 2010), but does not consider that gender inequalities hinder women's access. However, Bank report discusses gender inequalities that have 'devastating effect' on women's SRH (WB Report 2011).</p>	<p>2F 2011 US\$358 million 'Health Sector development Programme' in Bangladesh mandates that women purchase vouchers for pregnancy care as a 'demand-side financing' despite 'concerns' over affordability (PAD/WB 2011d).</p>
<p>2G 2007 US\$80 million 'Total War against HIV/AIDS' Project in Kenya promises to support several HIV prevention activities; Indicators only measure the number of people reached by BCC campaigns (ISRR 2011), without attempting to measure changes in societal attitudes, norms and beliefs about female gender roles (PAD/WB 2007a).</p>	<p>2H 2010 US\$100 million 'Health Sector Support Project' in Kenya promises to address gender inequalities but only does so through general health care support, without adequate attention to specific needs of women (PAD/WB 2010j).</p>
<p>2I 2010 US\$130 million 'Health System Strengthening Project' in Uganda, which includes an SRH component, claims that Uganda's population growth rate puts 'a big strain on the government'. It does not mention investing in SRH as a means to fulfil women and men's rights (PAD/WB 2010g).</p>	<p>2J The Bank's 2007 US\$4.3 million 'Reproductive Health Vouchers in Western Uganda' project requires patients to purchase vouchers that entitle them to facility-based maternal health care (PID 2007). The voucher costs about US\$2, a prohibitive amount considering that more than half of Ugandans live on less than US\$2 per day (WB 2009a).</p>
<p>2K 2008 US\$15 million 'Second Multi-Sectoral HIV/AIDS Project for Burundi' supports AIDS survivors with a 'special focus on social and legal rights' (PAD/WB 2008b). Project indicators do not explicitly measure whether human rights objectives are achieved.</p>	<p>2L 2011 US\$20 million 'Health, HIV/AIDS and TB Project' in Swaziland promises to incorporate 'gender sensitivity principles at all levels and stages' (PAD/WB 2011e), but the PAD/WB does not even acknowledge how pervasive gender inequality in Swaziland disproportionately puts women and girls at risk of HIV transmission.</p>
<p>2M Despite beneficiaries' 'extreme poverty' in the Democratic Republic of Congo, the Bank's 2004 US\$102 million 'Multi-Sectoral AIDS Project' encourage[s] the development of a cost recovery culture by providing targeted groups with productive activities, and asking modest contributions in time, labour, and materials' (Project Paper 2004).</p>	<p>2N 2009 US\$225 million 'Second HIV/AIDS Programme Development Project' in Nigeria prioritizes human rights protection for HIV-positive people and supports voluntary and confidential counselling and testing. It does not measure whether project beneficiaries actually receive counselling and testing (PAD/WB 2009c).</p>
<p>2O 2007 US\$15 million investment in Ghana's National Health Insurance Scheme (NHIS) promotes user fees (PAD 2007b). Such insurance schemes often fall far short of universal coverage and have little to no impact on quality of care (Ekman 2004; Kalk 2008). Indeed, a recent assessment found that Ghana is 'struggling to enrol poor segments of the population'. NHIS enrolment is estimated to be as low as 18-34% nationwide (Dixon 2011).</p>	<p>2P 2010 US\$20 million 'Improving Community and Family Health Care Services Project' in Nicaragua only promotes SRH services for 'eligible beneficiaries' determined as the most vulnerable, instead of funding SRH services as a human right for the entire population (PAD/WB 2010h).</p>

Map III: Selected World Bank conflict prevention and PCR projects

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Source: Compiled by the authors based on review of World Bank project data (www.worldbank.org/projects) and annual reports (various years).

<p>3A 2009 IDA-funded US\$5.42 million 'Rural Community Development Project' in Guinea-Bissau aims to 'give a voice to groups, particularly women...' (PAD/WB 2009f). Project indicators do not assess the extent to which women's groups are trained and consulted (ISRR 2011m)</p>	<p>3B 2009 IDA-funded US\$8 million 'Support to Vulnerable Groups Community Development Project' in Central African Republic (CAR) acknowledges need for women's participation in community development and capacity-building (Project Paper 2009b). The project recommends that all indicators be disaggregated by sex, but indicators only measure 'female beneficiaries,' for which the reported result is '0%' (ISRR 2011n).</p>
<p>3C 2009 SPF-funded Burundi's US\$22.5 million 'Emergency Demobilization and Transitional Reintegration Project' focuses explicitly on women, children. It collects sex-disaggregated data for nine of its fifteen key indicators (ISRR 2011o).</p>	<p>3D The Bank's 2010 SPF-funded US\$2.8 million SPF grant in Kosovo, 'The Second Kosovo Youth Development Project,' promotes young women's economic empowerment and plans to sex-disaggregate beneficiaries across all core indicators (WB 2010c).</p>
<p>3E 2011 IDA-funded US\$22 million 'New Market Development Project' in Afghanistan seeks to generate private sector growth. The project claims that it will design specific programmes for female entrepreneurs (Project Paper 2011) but as of 2012, the project aimed for only 5% of all project beneficiaries to be women; no woman has benefitted from a new job (ISRR 2011p).</p>	<p>3F 2011 IDA-funded US\$12 million 'Additional Financing for the Community Livelihoods in Conflict Affected Areas' in Sri Lanka mentions women's lack of consultation as project risk and requires outcome indicators on percentage of female beneficiaries, which should be over 50% (WB 2009b).</p>
<p>3G 2011 SPF-funded US\$2.5 million 'Inclusive Development in Post-Conflict Bougainville in Papua New Guinea' aims to build capacity among organizations that facilitate women's participation in development activities' (WB 2011g).</p>	<p>3H The 2011 IDA-funded US\$15.8 million 'Urban Youth Employment Project' in Papua New Guinea sets a target for one third of its trainees to be young women, includes gender outcomes, and commissioned a gender study to inform its design (PAD/WB 2011f).</p>
<p>3I 2010 US\$3.7 million 'Capacity-Building for Palestinian Economic and Regulatory Institutions' in West Bank acknowledges women are at risk of exclusion from economic reforms. Despite alleged incorporation of gender-sensitive capacity building and gender disaggregation in agriculture (PAD/WB 2010i), no disaggregated data is collected in project evaluation (ISRR 2012b). Note: This project is funded by the Trust Fund for Gaza and West Bank since there are no IDA operations in the territories.</p>	<p>3J: 2009 IDA-funded US\$8 million 'Second Emergency Demobilization and Reintegration' in Rwanda. The project calls gender-sensitive programming 'crucial' and aims for inputs from female beneficiaries (Project Paper 2009a). It addresses men's role in the fight against GBV and includes sensitization activities on women's rights. The monitoring framework includes sex-disaggregated indicators.</p>
<p>3K 2005 IDA-funded US\$50 million 'Enhancing Governance Capacity' in the DRC. The project aims to build 'an inclusive governance system' based on the DRC's peace process and new Constitution (WB 2008b). Gender is completely excluded in the process.</p>	<p>3L The 2008 IDA-funded US\$50 million 'Additional Financing for Emergency Demobilization and Reintegration' project in DRC aims to create a programme for female ex-combatants within six months of the start of demobilization. The programme was abandoned because 'numbers of female ex-combatants presenting for demobilization were very low and they were widely spread' (PID 2008b).</p>
<p>3M 2010 SPF-funded US\$1.98 million 'Addressing GBV in South Kivu (DRC)' integrates human rights by 'challenging gender inequality, promoting women's rights, and creating social, political, and economic environments in which women are empowered to enjoy those rights' (SPF 2009). While this rights language is significant, the project's scope and funding are alarmingly limited with a budget of just US\$1.98 million.</p>	<p>3N 2008 Development Grant Facility-funded US\$2 million 'Protection from GBV in Côte d'Ivoire' (WB 2008c) aims to 'improv[e] women's self-confidence' by supporting literacy courses and savings associations. It links women's economic vulnerability to a lack of confidence rather than entrenched inequality, such as women's disproportionate participation in unpaid, informal labour compared to men and institutionalized gender discrimination.</p>
<p>3O 2005 Trust Fund for Liberia-funded US\$5 million 'Community Empowerment Project' in Liberia (2007). There is little mention of women, except for 'vulnerability' as female-headed single parent households (Project Paper 2007).</p>	<p>3P 2011 US\$5 million 'Haiti: Addressing and Preventing Gender Based Violence' has not made any documents publically available.</p>