CHAPTER 7

Gender Equality as Smart Economics: A World Bank Group Gender Action Plan

World Bank[1]

Introduction

In January 2007 the World Bank Group (WBG) launched 'Gender Equality as Smart Economics: A WBG Gender Action Plan' (GAP). The GAP is a four-year effort that seeks to implement the Bank's gender mainstreaming strategy (approved in 2001) in the economic sectors, where the Bank's performance in terms of gender mainstreaming has been weakest. This chapter gives the rationale and background for the GAP; briefly describes the principles behind and contents of the plan; and gives some examples of initial work under the GAP, highlighting work in sub-Saharan Africa, a priority region for the Bank. Although the GAP only covers the Bank's gender work in the economic sector, gender work in the Africa region in related sectors is also illustrated here.

Implementation of the GAP and, more generally, implementation of gender equality agendas internationally and nationally is not cost-free. The lack of acknowledgment that gender equality work entails costs has probably affected the performance of countries in reaching MDG3. This article therefore offers some estimates, based on preliminary data, on the financial requirements for implementing the gender equality and women's empowerment agenda.

Rationale

The business case

Gender equality does not necessarily mean equality of outcomes for males and females. Rather, it means equal access to the opportunities that allow people to pursue a life of their own choosing (World Bank, 2001). Ensuring this equal access to opportunities for women is intrinsically important – it responds to the principle of fairness and improves women's absolute wellbeing. But gender equality is also instrumental in reducing poverty and promoting shared growth.

A growing body of evidence shows that gender equality helps reduce poverty and promote shared growth through two major pathways: (a) women's increased labour force participation, productivity and earnings as a result of better access to markets and more economic opportunities; and (b) the improved well-being of children as a result of women having better health and education and greater control over household decision-making and expenditure (see Figure 7.1).

While in the short run there are budgetary and other economic as well as political costs of promoting gender equality, in the long run greater gender equality can lead to more efficient economic outcomes, with benefits for poverty reduction and growth – the major driving forces for the work of the WBG. Thus the conclusion is that gender equality is 'smart economics' and the instrumental rationale for the GAP.

The gap in opportunities

The last decades have witnessed substantial progress in women's capabilities – that is, in reducing gender gaps in schooling and improving women's education and health status. Progress in expanding women's opportunities in the economy and in society has been more modest. Figure 7.2 shows this uneven progress using the official MDG3 indicators.

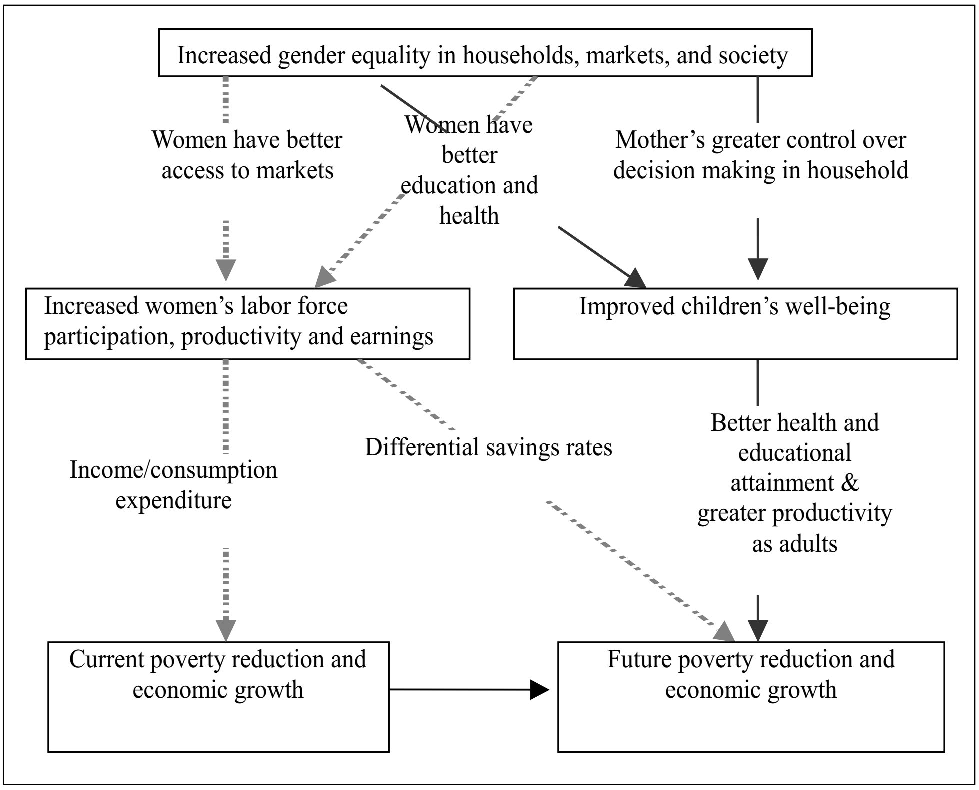

Figure 7.1: Women's earnings, children's well-being and aggregate poverty reduction and economic growth – the pathways

Source: World Bank, 2007b, Figure 3.2, p. 109

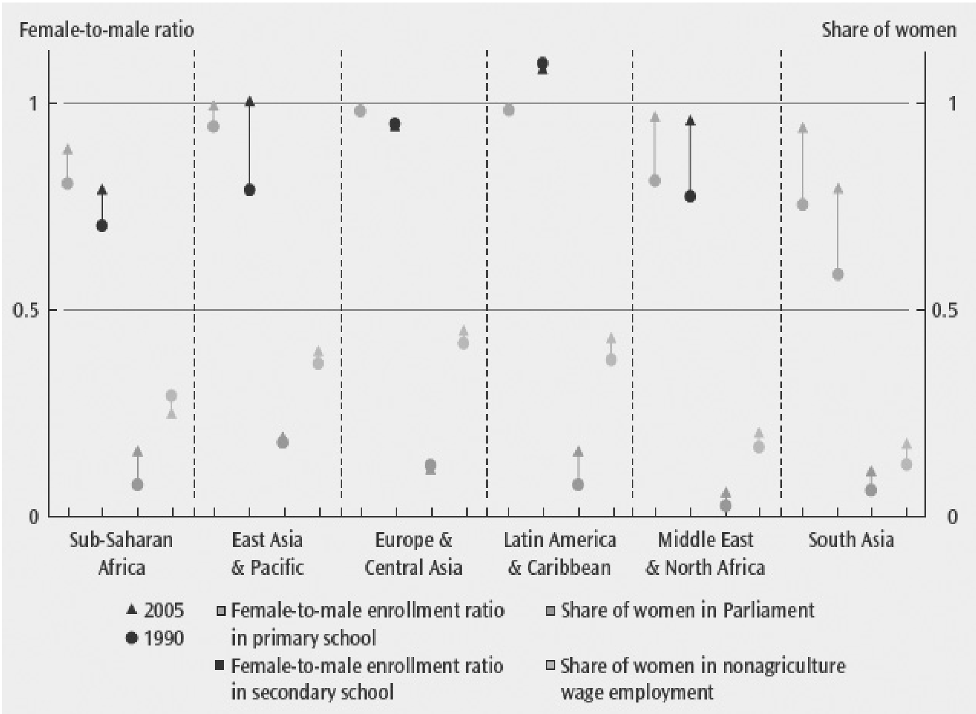

Figure 7.2: Progress in official indicators of gender equality and women's empowerment, by region, 1990–2005
Source: World Bank, 2007b, Figure 3, p. 11.

The share of girls enrolled in primary and secondary schooling has improved substantially in the last decade and is significantly greater than the share of women in non-agricultural employment and in parliaments.

The WBG's track record in mainstreaming gender in its lending portfolio and analytical work mirrors, perhaps not surprisingly, the comparatively slower progress in gender equality in economic and societal opportunities. The Bank has had considerably more success in mainstreaming gender issues in its social sector than in its economic sector operations. For instance, in the period 2003/05, 88 per cent of Bank lending in the social sectors and only 69 per cent of lending in the economic and financial sectors integrated gender issues in their design (World Bank, 2007a). Instrumental rationales and gender expertise have backed progress in the social sectors and are largely lacking in the productive sectors that underpin economic growth. In addition, the Bank's record is much better in mainstreaming gender issues in the design of operations than in their implementation, and it is weak in monitoring and measuring the development results of gender mainstreaming.

The GAP was, therefore, developed based on the business case of gender equality for the Bank's work and as an appropriate response to the gaps in progress in gender equality and the Bank's own performance.

Background[2]

Gender inequalities in the economy and markets are pervasive and constrain women's economic opportunities. In particular, women experience constraints to increasing their productivity and income in the labour, land, financial and agricultural product markets.

In terms of *labour markets* women face many impediments at home and in the marketplace when they seek paid employment. Numerous studies point to women's reproductive role affecting female labour force participation in general, and work for pay in particular. Besides childcare, women also face the time burden of domestic tasks, especially collecting water and firewood. In rural areas of Burkina Faso, Uganda and Zambia, the potential time savings from locating a potable water source within 400 metres of all households ranges from 125 to 664 hours per household per year (Barwell, 1996) – time that could be used to work for pay.

Wage gaps and discrimination against women in labour markets may lower labour force participation, both contemporaneously and for future generations. The contemporaneous effect occurs as the wage loss due to discrimination persuades some women to stay at home rather than engage in paid work. In terms of the future, it will also cause parents to systematically under-invest in the education of girls relative to boys (see Anderson et al., 2003 for evidence on Malaysia).

With regard to *land markets*, the available evidence indicates that the distribution of land ownership is heavily skewed toward men. For example, in a set of Latin American countries, roughly 70–90 per cent of formal owners of farmland are men (Deere and Leon, 2003). When women do own farmland, their holdings are typically smaller than men's. Similar evidence is found for sub-Saharan Africa (Doss, 2005; Udry, 1996; Quisumbing et al., 2004).

In much of the developing world, women's land rights are significantly circumscribed, if not in principle then in practice. For example, under customary law in much of sub-Saharan Africa, permanent land rights are held by men, typically male household heads. While women have traditionally held (strong) usufruct rights to individual plots owned by men, these rights are typically lost upon divorce, widowhood or physical relocation.

In terms of *financial markets*, most studies find that women are not more likely to be rejected for loans or be subject to higher interest rates by lenders, but they are less likely to apply for loans than men, partly because they do not have what it takes to apply (Baydas et al., 1994; Storey, 2004). Non-participation in credit markets can arise for two reasons: women may want a loan but fail to satisfy the loan eligibility criteria (for example, they may lack the appropriate physical collateral for obtaining a loan); or they may meet the loan eligibility criteria but have no need for a loan, so they voluntarily opt out. The former group is likely to be credit-constrained.

Agricultural product markets are heavily affected by technological innovation and adoption. Most of the evidence suggests that many of the barriers to adoption are not related to the characteristics of the technology, but originate in other markets relevant for the adoption decision, such as land, labour, credit and information. For example, Croppenstedt et al. (2003) find that female-headed households in Ethiopia have significantly lower endowments of land, and that land size is a significant positive determinant of fertiliser use.

Agricultural extension services also often fail to reach female farmers, in particular female-headed farming households, even though female farmers often indicate a strong demand for such services (Saito et al., 1994). Summarising evidence from six studies in sub-Saharan Africa in the 1980s, Quisumbing (1994) reports that male-headed households were roughly 30–220 per cent more likely to have ever had contact with an extension agent than female-headed households.

Objectives and Principles

In response to the above constraints, the GAP's main objective is to empower women economically by increasing their opportunities in these four markets – labour, land, financial and agricultural product – and in their access to infrastructure. It seeks to 'make markets work for women' by identifying *policy level* interventions that will level the playing field, and to 'empower women to compete in markets' on an equal basis with men by investing in *agency level* interventions that enhance their access to infrastructure and these markets.

The World Bank's Africa Action Plan (AAP), initially developed in response to the G8 Summit in 2005, reiterates the central contribution of women to African economies and now includes women's economic empowerment as one of eight flagship areas for increased focus. The GAP is a critical instrument to support the implementation of this flagship.

The GAP is founded on three key principles. First, it is based on financial incentives to staff rather than mandates to engender Bank operations, by providing leveraged up-front financial support. It requires matching contributions in cash or kind. The four-year GAP has a US$24.5 million budget to do this – half of which is expected to be financed by the WBG and half by donor agencies. Second, the GAP is results oriented. It will devote resources to measure development outcomes and impacts. Third, it seeks to raise the visibility of women's economic empowerment for development globally and build international partnerships. At a meeting in Berlin in early 2007, German Chancellor Angela Merkel gave her full support to the GAP and promised to take the issue of women's economic empowerment to the G8 Summit, which Germany was hosting in Heiligendamm in June of that year.

Activities

The GAP funds activities in four categories: (a) activities to engender WBG operations in infrastructure, agriculture, financial sector and private sector development; (b) results-based initiatives (RBIs) – a set of policy and project pilot initiatives to increase women's economic opportunities in the short run that are accompanied by rigorous evaluation; (c) policy research on constraints to women's access to key markets, along with impact evaluation research and statistics; and (d) communications and capacity building.

In its first, current year of implementation, most activities under the first category are concentrated in infrastructure and in financial and technical services for women entrepreneurs. Infrastructure activities span work in energy, transport, urban development, water, extractive industries and agriculture and rural development. Activities in transport, for example, include analytical work in two regions to demonstrate how to design transport projects that involve women in road construction and to measure the links between infrastructure and women's labour force participation, and the design of a toolkit to scale up gender mainstreaming in transport operations.

Three RBIs – the second category – are currently underway in Egypt, Kenya and Liberia. The initiative in Egypt will promote employment and career development for women in private sector firms through a voluntary training and certification programme. In Kenya, the initiative will promote production and intensive marketing of crafts products for Masai women. In Liberia, a country that is rebuilding after 14 years of war and where food insecurity persists, the initiative will improve women's food production and marketing. The main executing agency for these RBIs is UNIFEM, working in-country in collaboration with national ministries and local agencies.

Under the plan's third category of activities, the World Bank has partnered with the UN Economic Commission for Europe and Central Asia and the International Labour Organization (ILO) Statistics Bureau in selected countries to build national capacity to obtain more and better sex-disaggregated statistics. It will lead the development of an analytical work programme to develop tools, methodologies and country cases addressing linkages between gender and economic growth at both macro and micro levels.

Lastly, under the communications category, the Bank and its partners are working to raise international awareness of the importance of women's economic empowerment for development and will support capacity-building activities in gender and economics, for example in West Africa.

The following are some examples of GAP activities in Africa under the different markets:

- In *product markets*, the GAP is contributing to an analysis of the gender dimensions of competitiveness, as part of the 'Africa Competitiveness Report'. Investment Climate Assessments in Cameroon and Ethiopia are tackling gender gaps in the analysis. Transport projects in the region have addressed the different needs of women, including domestic transport tasks, and lessons learned from these cases will be applied to a new transport project in Mali.

- In *financial markets*, the GAP will support the International Finance Corporation's (IFC) Gender Entrepreneurship Markets (GEM) Access to Finance technical assistance programme in Ghana and the United Republic of Tanzania, which will build the capacity of both bankers and clients to use credit lines that have been established in commercial banks to benefit women entrepreneurs. This is an integral part of gender and growth assessments in these and other countries that examine legal and regulatory obstacles to women's entrepreneurship in Africa.
- In *land markets*, a gender component will be added to an energy project at the appraisal stage in Burkina Faso, focusing on land tenure issues. In Ethiopia, a study will explore the productivity impacts of land certification and rental among female-headed households.
- In *labour markets*, a study in Ethiopia will explore factors constraining the productivity and availability of skilled female labour and limiting the earning power of women, and a study in Niger will address the relationship of high fertility with the labour market participation of women as part of the Multi-Sectoral Demographic Project (PRODEM).

In related work, the Bank is supporting the integration of gender issues into the budget support operations in Uganda (Box 7.1), and is continuing an active 'gender and law' programme that has mobilised nearly $7 million in grant financing in 13 countries to strengthen government and civil society partnership in engendering law reform, in legal literacy and education, and in improving access of the poor to legal services. Work is ongoing in Burundi, Kenya, Mali and Mauritania.

Financial Requirements for Gender Equality Work

While the GAP's four-year budget is US$24.5 million, the Plan's full implementation will cost significantly more. This amount will be used to leverage substantial additional resources that the WBG has available through its lending, including its soft-loan International Development Assistance (IDA) window. More generally, gender equality work – that which seeks to mainstream gender issues in the social and productive

Box 7.1: Uganda: engendering poverty reduction support credits (PRSCs)[3]

The gender-focused agenda of PRSC6, scheduled for Board consideration in April 2007, consolidates and expands on the actions launched under PRSC4-5. The programme focuses on: (a) supporting the mainstreaming of gender and equity objectives in planning and budgeting through further work to implement the gender and equity budget guidelines issued in 2004; (b) deepening the work programme on gender and growth linkages for policy-making in Uganda, with increased focus on trade issues; (c) further implementation of the women's land component of the Land Sector Strategic Plan (LSSP), with particular emphasis on developing mechanisms for tracking the implementation of the provisions of the Land Act concerning family security of occupancy; (d) strengthening gender-responsive law reform; and (e) continuing support to the formulation and implementation of the country's National Gender Policy.

Source: Uganda, PRSC6 Programme Document, March 2007.

sectors as well as specific gender equality initiatives – is not cost free. There can be substantial administrative, economic and political costs. Unfortunately, there are no reliable estimates of these costs, though it is safe to say that they are usually considered marginal. While gender mainstreaming interventions may in fact entail only a marginal change in project design, the process of identifying this change will often require significant investment.

This section explores the budgetary requirements for gender equality work at the country level, using preliminary information gathered for the World Bank following the costing methodology of the UN Millennium Project complemented by data from the OECD/DAC.

Methodology

At the outset, it is important to underscore the difficulties in calculating the financial costs of reducing gender inequality, since this inequality is both multi-dimensional and multi-sectoral and efforts to reduce it must necessarily flow through multiple channels, not only those focused on gender. In addition, there is an inherent problem in assessing the amount of resources required for or allocated to actions that are mainstreamed. The more fully gender is mainstreamed into a programme or project, the more financial resources are mingled and the more difficult it is to track budget resources assigned to gender issues.

The UN Millennium Project developed a list of interventions for each MDG sector (education, health, rural development, urban development and slum upgrading, water and sanitation, and energy) and estimated the per unit capital and recurrent costs of implementing them. The proportion of the cost of each intervention that can be attributed to promoting gender equality was identified and added across interventions to obtain total costs attributable to promoting gender equality.

Interventions that promoted gender equality were divided into MDG3-specific interventions and gender mainstreaming interventions. In practice, specific interventions were defined as those implemented by the ministry of women's affairs or a non-MDG sector ministry (for instance, labour). Examples include monies to increase telephone support lines for victims of domestic violence in Niger, to alleviate the burdens of female-headed households in Ethiopia and to set a minimum age of marriage in Mauritania. Interventions directed at women in all other MDG sectors were defined as gender mainstreamed interventions. Examples include increases in health budget allocations for free pre-natal care in Tajikistan, as well as resources to increase land access for women in Senegal and female literacy rates in Ethiopia. Table 7.1 gives a list of gender-specific and gender mainstreamed interventions and their estimated total and per capita annual costs.

It is important to note, however, that this usage is slightly different from the common definition, where 'gender-specific' refers to a 'stand-alone' intervention and 'gender mainstreamed' to an action integrated into a larger project, independent of the nature of the executing agency. In addition, the costs of other MDG interventions that were neither gender specific nor gender mainstreamed but could indirectly promote gender equality, such as monies for new wells or rural roads, were also estimated.

Table 7.1: Country examples of proposed budget allocations for scaling up gender specific and mainstream interventions

Intervention	*Country*	*Average annual cost in 2007 US$ millions (2006–15)*	*Average annual cost per capita in 2007 USD$ (2006–15)*
Gender-specific			
Eliminate gender-based violence through raising awareness, abuse hotlines, temporary housing for victims and sensitivity training for police and military	Dominican Republic	$12.98	$1.36
Strengthen institutions to mainstream gender, defend equal rights to property and inheritance, and promote equal employment opportunities	Dominican Republic	$4.29	$0.45
Fight HIV/AIDS among female sex workers	Gabon	$1.60	$1.04
Strengthen ministries and government agencies to handle gender issues and implement international agreements on ending gender discrimination	Kenya	$52.30	$1.32
Build coalitions and mobilise the community to ensure women's participation in political and economic affairs and raise awareness on reproductive rights and violence	Kenya	$62.50	$1.58
Support set up of data systems and increase data collection of sex-disaggregated information to monitor progress towards the gender equality goal	Kenya	$26.10	$0.66
Promote awareness of women's rights to legal redress and state services and improve state responsiveness to incidence of violence and victim rehabilitation	Kenya	$24.10	$0.61
Transition of secondary school girl graduates to vocational training and work place	Niger	$35.70	$2.13
Gender mainstream			
Construct 30 new and rehabilitate 43 child daycare centres and construct emergency and community care shelters	Dominican Republic	$1.56	$0.16
Provide subsidies to mothers with children in pre-primary, primary and secondary school	Dominican Republic	$17.05	$1.78
Provide emergency obstetric care, capacity-building for public health staff and antenatal and newborn care to reduce maternal mortality by three-quarters	Dominican Republic	$10.06	$1.05
Provide energy subsidies to female-headed households to facilitate income generation through biomass and renewable energy, petroleum and electricity	Kenya	$95.42	$2.41
Decrease maternal mortality through family planning for women and teens, management of malaria and anaemia in pregnancy and emergency obstetrics	Senegal	$9.85	$0.74

Increase micro-credit programmes for small farmers targeted specifically at women	Tajikistan	$5.65	$0.81
Free school lunch targeted to girls of poor families in primary grades 1–4	Tajikistan	$14.55	$2.08
Re-enrolment in primary and secondary education of mothers who could not previously continue their education due to marriage or birth	Togo	$10.30	$1.45
Increase female medical staff recruitment, upgrade clinics with comprehensive obstetric care, increase medical coverage of deliveries and provide family planning	Yemen	$75.50	$3.03

Source: Bahadur and Ebbeler (2007).

Estimates

Table 7.2 presents projected average annual per capita financial requirements to achieve gender equality in 2006–15 for ten countries that were involved in the UN Millennium planning exercise (Bahadur and Ebbeler, 2007).

Table 7.2: Projected average annual per capita (US$2007) financial requirements to achieve gender equality (2006–15)

	Gender-specific inter-ventions	*Gender mainstream inter-ventions*	*Non-targeted gender share*	*Total gender costs**	*Total MDG costs*	*% specific and main-stream of total MDG costs*	*% total gender costs of total MDG costs*
Dominican Republic	$2.09	$7.52	$120.31	$129.92	$296.21	3.24	43.86
Ethiopia**	$0.13	$0.26	$35.24	$35.63	$115.07	0.33	30.96
Gabon	$6.38	$14.90	$71.48	$92.76	$173.62	12.26	53.43
Kenya	$4.64	$4.06	$41.08	$49.78	$141.95	6.13	35.07
Mauritania	$2.38	$9.78	$38.61	$50.77	$114.21	10.65	44.45
Niger	$2.24	$3.36	$43.19	$48.80	$105.44	5.31	46.28
Senegal	$0.00	$2.87	$8.60	$11.47	$83.25	3.45	13.78
Tajikistan**	$1.50	$43.38	$61.27	$106.15	$170.49	26.33	62.26
Togo	$2.70	$7.05	$85.52	$95.27	$204.40	4.77	46.61
Yemen	$0.06	$5.82	$79.73	$85.61	$195.94	3.00	43.69

** All costs are based on average projected costs for the duration of 2006–15, provided by individual country needs assessments listed, and per capita costs are based on the UN 2004 population projections.*

*** The mainstream interventions for Ethiopia are under-reported for the health sector (since the MDG needs assessment results are not disaggregated for Goals 4 and 5 on child and maternal health). Similarly, the mainstream interventions for Tajikistan are over-reported to the extent that they include interventions to strengthen the primary health care-system under the costs for Goals 4 and 5.*

Source: Bahadur and Ebbeler, 2007.

The variation in costs for individual countries may partly be a function of underestimating or overestimating costs because of reduced capacity to account for and disaggregate costs by gender. Nevertheless, excluding outlier values, overall planned costs for gender-specific and gender mainstreamed interventions vary annually between $36–130 per capita (in US$2007) and between 3–26 per cent of total MDG costs. When the share of MDG interventions indirectly benefiting women is added, annual costs increase to $105–296 per capita and to 30–62 per cent of all MDG costs. This exercise makes the obvious but often ignored point that achieving MDG3 costs money. It also shows that planned gender-specific and gender mainstreamed interventions are only a small proportion of all MDG costs.

A desk exercise using the same methodology for five countries came up with comparable numbers but within a lower range – values did not increase as much as those done by the countries themselves. This exercise estimated the financing low-income countries would need in order to implement gender-specific and gender mainstreamed interventions for 2006–15. The value varied between US$29.7 billion in 2006 and US$83.2 billion in 2015, with a yearly average of US$47.5 billion (in 2003 dollars) for all low-income countries (Grown et al., 2006).

To give a sense of how large the financing gap is, the OECD/DAC gender marker showed that average annual commitments of bilateral overseas development assistance (ODA) for gender equality were $5 billion in 2001–2005 – or 20 per cent of the total ODA disbursed. These numbers are based on only 60 per cent of the total reported bilateral ODA that is allocable by sector. The financing gap of $24.7 billion could be considerably reduced by adding the 40 per cent remaining ODA, as well as resources from the multilateral system, national governments and private foundations, if they all contributed to MDG3 with a similar proportion of available funds.

In addition to the planned national cost estimates, follow-up preliminary information is available for three countries (Dominican Republic, Kenya and Yemen) on actual expenditures for gender interventions. Despite progress in incorporating gender needs into the budget process in these countries, only a small proportion of planned expenditures for gender-specific action has translated into actual identified disbursements (on average, less than 15 per cent). This low proportion is partly the result of the inability of national systems to disaggregate budget resources by gender, and does not mean that these countries are doing only 15 per cent of what they planned. It is also the result of countries' slow progress in implementing the gender equality agenda. Countries are making progress, but in small incremental steps, while the challenge of MDG3 is one of intensifying and scaling-up gender equality actions throughout.

Conclusion

By emphasising gender equality as smart economics, the WBG Gender Action Plan shifts the focus of gender work onto the economic sectors. It provides an impetus to address women's economic empowerment in four key markets as essential to implementing MDG3. By providing incentive-based funding, it aims to catalyse a strong response both in the Bank and in countries to engender operational work, support results-based initiatives, carry out pioneering research and analysis and establish mechanisms for monitoring progress and performance.

Notes

1. This article was prepared on behalf of the World Bank by Mayra Buvinic and Mark Blackden, with the assistance of Ursula Casabonne.
2. This section is extracted from Morrison, Raju and Sinha, 2007.
3. Poverty Reduction Support Credits (PRSC) were introduced by the World Bank in 2001 to provide financial support for a government's medium-term development programme (usually the Poverty Reduction Strategy Paper (PRSP)).

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Part II

Making a Difference to Gender Equality