A Ten-Year Retrospective

GENDER EQUALITY IN DEVELOPMENT
Gender Equality in Development:

A Ten-Year Retrospective
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Abbreviations

BCC  Behavioral Change Communication
CPF  Country Partnership Framework
DPF  Development Policy Financing
DPO  Development Policy Operations
FCV  Fragility Conflict and Violence
FGM  Female Genital Mutilation
FLFP Female Labor Force Participation
FY  Fiscal Year
GBV  Gender-based violence
GDP  Gross Domestic Product
GIL  Gender Innovation Lab
HLO  High Level Outcome
IAEG-GS Inter-Agency Expert group on Gender Statistics
IBRD International Bank for Reconstruction
ICT  Information Communication and Technology
IDA  International Development Agency
IEG  Independent Evaluation Group
IFC  International Finance Corporation
ILO  International Labor Organization
IPV  Intimate partner violence
MIGA  Multilateral Investment Guarantee Agency
MOPAN Multilateral Organization Performance Assessment Network
NEET  Not in Education, Employment or Training
OECD Organization for Economic Cooperation and Development
UN  United Nations
UNESCO United Nations Educational, Scientific and Cultural Organization
UNFPA United Nations Population Fund
UNHCR United Nations High Commissioner on Refugees
SCD  Systematic Country Diagnostic
STEM Science Technology Engineering and Medicine
WBG  World Bank Group
WBL  Women Business and the Law
WEF  World Economic Forum
WHO  World Health Organization
Overview

A decade ago, the 2012 World Development Report on gender and development brought gender to the forefront of the development agenda. Since the launch of that report (Box 1), the World Bank Group’s (WBG’s) commitment to gender equality in its programs has become broader and more ambitious. Support for client countries increasingly addresses gender inequality through the WBG’s lending and investment portfolio, impact evaluations, and other analytical products that support operations and emergency response.1 Strategic partnerships and investments in gender data across multiple domains have facilitated evidence-informed policy making for equality and empowerment. In the context of increasingly dire impacts of climate change, conflict and fragility, and food and nutrition insecurity, there is growing recognition that gender equality is a powerful lever for building resilience.

This retrospective report explores global progress and lessons learned over the past 10 years in promoting gender equality. This report takes stock of global progress and considers the impact of evidence-backed solutions to close the most persistent gender gaps. It examines the evolution of World Bank Group’s engagement on gender and highlights promising approaches. Reflections and findings will enable the WBG and its partners to develop a deeper understanding of what works, provide opportunities to strengthen and expand efforts in critical areas, and will inform the new WBG Gender Strategy, to be launched in 2024.

Box 1. World Development Report 2012: Gender Equality and Development

The World Development Report on gender and development:

» Broke new ground in building a strong case for gender equality not only as a core development objective, but also as a lever to enhance other development outcomes.

» Introduced an economic lens to view gender equality and demonstrated that investing in women and girls is “smart economics.”

» Showed that gender equality increases productivity and growth and reduces poverty while improving prospects for society overall and the next generation.

» Informed the World Bank Group Gender Strategy (2016–2023) and its ongoing analytical work, operations, and investments.

» Introduced a framework with core principles on gender equality that remain highly relevant amid multiple global crises.

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1 The World Bank Group Gender Thematic Policy Note series and Gender Innovation Lab Federation Causal Evidence Series have served as inputs for this document. The thematic policy notes summarize key issues on gender equality and empowerment and provide evidence on effective and promising solutions, operational good practices, and areas for future engagement; the causal evidence briefs highlight findings from impact evaluations of development interventions in nine areas, providing evidence and lessons on how to close gender gaps and foster women’s economic empowerment.
Looking back on 10 years of global progress toward gender equality revealed four key reflections.

1. Advances in human capital have not led to greater economic opportunities for women.

Globally, there has been progress in access to health services and steady improvements in education outcomes. In developing countries, the number of girls attending secondary school has increased by 10 percent, fully closing the gender gap, and women’s and girls’ tertiary enrollment rate has exceeded that of men and boys. The maternal mortality ratio in these countries has dropped by 10 percent, and fertility has declined by 4 percent, although these aggregated trends mask regional disparities; girls continue to lag boys in secondary enrollment rates in the Middle East, North Africa, and Sub-Saharan Africa, and fertility remains high in Sub-Saharan Africa. But these global advances in health and education have not translated into enhanced economic opportunities for women.

2. Gains in gender equality are fragile.

While the COVID-19 pandemic had devastating effects on lives and lived experiences of all, the impact on women was especially pronounced. The pandemic exacerbated gender gaps in human capital, intensified barriers to women’s participation in the economy and public life, and compounded a co-existing pandemic of violence against women and girls (Alon et al. 2020; UNFPA 2020; UN Women 2021a). It was projected that 11.2 million girls worldwide would not return to school in 2020/21 because of pandemic-related school closures (UNESCO 2020). The UN Women Rapid Gender Assessments of the socio-economic impacts of COVID-19 showed that 48 percent

2 These include countries that are a part of International Bank for Reconstruction and Development and International Development Association lending programs across the six WBG regions: South Asia, East Asia and the Pacific, Middle East and North Africa, Europe and Central Asia, Latin America and the Caribbean, Sub-Saharan Africa. IBRD lends to governments of middle-income and creditworthy low-income countries and IDA provides interest-free loans – credits – and grants to governments of the poorest countries. Together, IBRD and IDA make up the World Bank. List of IBRD and IDA countries, as of June 2020.

3 See the Gender Data Portal (https://genderdata.worldbank.org/indicators/sh-sta-mmrt/). Most recent year available is 2017. Despite these improvements, maternal mortality remains unacceptably high (with 295,000 women dying during pregnancy and childbirth in 2017 (Maternal Mortality (database), WHO (accessed 2021), https://www.who.int/news-room/fact-sheets/detail/maternal-mortality)). Most of these deaths occur in South Asia and Sub-Saharan Africa. In 2017, 15 countries were considered to be “high alert” (Afghanistan, Central African Republic, Chad, Democratic Republic of the Congo, Ethiopia, Haiti, Guinea, Iraq, Nigeria, South Sudan, Somalia, Sudan, Syria, Yemen, Zimbabwe) (Fragile States Index (accessed 2021), https://fragilestatesindex.org/).


5 See the Gender Data Portal (https://genderdata.worldbank.org/indicators/sh-sta-mmrt/).
of women living in 45 countries assessed had difficulty accessing sanitary and health products and 37 percent had trouble accessing medical care.

The pandemic brought greater employment losses for women than men for all age groups and education levels and in urban and rural areas (Alon et al. 2021; Fabrizio, Gomes, and Tavares 2021b; World Bank 2021a), and business closures were higher for women- than men-owned enterprises (Liu, Wei, and Xu 2021; Torres et al. 2021). Forty-five percent of women had been exposed directly or indirectly to at least one form of GBV since the beginning of the pandemic (UN Women 2021a).6 7 Given reversion in progress across multiple gender equality outcomes, the time needed to close the gender gap has increased from 100 to 151 years post-pandemic (WEF 2022).

3. Slow, fragile progress suggests that transformative change is needed, building on evidence and data

Investments in data and research continue to be necessary, however bringing technical solutions to scale often requires addressing gender norms and understanding the effect of structural factors. Scaling-up successful interventions requires political and social will to address gender norms. This implies that changing mindsets and mobilizing collective action are often a necessary complement to technical solutions to advance gender equality and empowerment. These changes require a deeper understanding of the underlying factors, including the policy arena, but also domestic policies, market structures, political priorities, legal systems, and social practices that shape structural changes.

4. Gender equality and empowerment are central to advancing sustainable global development.

This is a time of unprecedented consensus on the need to accelerate gender equality. Most development practitioners and policy makers recognize that gender equality and empowerment of women and girls enhance human capital development, economic growth, and resilience of societies. The amount of gender-focused official development assistance—as a proportion of total official development assistance from member countries of the Development Assistance Committee of the Organization for Economic Cooperation and Development increased from 30 percent in 2012 to 45 percent in 2019/20. Starting with Sweden in 2014, countries have been adopting feminist foreign and development policies to accelerate change and increase opportunities by integrating gender into policy making. These changes—the result of concerted efforts by civil society, development agencies, and governments—leverage improvements in data, research, and evidence over the last decade.

Addressing the multiple global crises and ensuring a strong economic recovery will require accelerated progress towards gender equality and the empowerment of women and girls. Investment is needed to increase understanding of how gender influences policies and programs and can contribute to better development outcomes. Policies and investments to respond to climate change, violent conflict, and fragility must go beyond gender-based vulnerability to enable women to effect change and contribute to durable solutions to enhance long-term economic, environmental, and social outcomes.

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6 Between April and September 2021, UN Women conducted regional gender assessments in 13 countries (Albania, Bangladesh, Cameroon, Colombia, Côte d’Ivoire, Jordan, Kenya, Kyrgyzstan, Morocco, Nigeria, Paraguay, Thailand, Ukraine) focused on GBV and COVID-19.

7 For the purpose of the assessments, GBV is defined as physical abuse (being slapped, hit, or the target of a thrown object; other physical harm), verbal abuse (being yelled at, called names, humiliated), being denied basic needs (health care, money, food, water, shelter), being denied communication (with other people; including being forced to stay alone for long periods of time), and sexual harassment (being subjected to inappropriate jokes, suggestive comments, leering, or unwelcome physical contact).
1. Trends in Key Global and Regional Indicators

In 2016, the WBG launched its Gender Strategy (2016–23), focusing on closing gender gaps in four key outcome areas: improving human endowments, removing constraints on availability of more and better jobs, removing barriers to women’s ownership and control over assets, and enhancing women’s voices and agency. This section examines global progress in these four areas, highlighting areas where results have been limited and multiple crises threaten to reverse progress.8

1.1 Improving human endowments

The past decade has delivered substantial progress in education and health.9 Youth literacy has increased in terms of absolute rates for boys and girls and of relative gender gap. The gender parity index increased from 0.94 in 2010 to 0.97 in 2020.10 Further, by 2020, girls had a higher human capital index than boys in over 90 percent of countries. In developing countries, the average gender gap in primary and secondary school enrollment rates (Figure 1) has closed substantially with girls overtaking boys in tertiary education enrollment (Figure 2). For school completion the gap has narrowed to within 1 to 2 percentage points in primary completion rates with girls overtaking boys in secondary school completion.11,12

Girls’ and women’s gains in education have benefited from improvements in reproductive health in developing countries. The maternal mortality ratio fell from 272 per 100,000 live births in 2010 to 230 in 2017, and the adolescent fertility rate fell from 52 births per 1,000 women aged 15 to 19.


Note: Data as of February 2020. Net enrollment rate is the ratio of children of official school age enrolled in school to the population of children of official school age. Population-weighted average of International Bank for Reconstruction and Development (IBRD) and International Development Agency (IDA) countries.

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8 The main reference period of this retrospective is the most recent year of available data and the 9 preceding years, which is typically the decade before the onset of the pandemic (2010–19/20). Some figures show trends starting in approximately 2000 to compare trends between the first (2000–10) and second (2010–20) decades of the century. Because this is a retrospective of trends in gender equality in developing countries—specifically those where the WBG provides development support—the sample in most charts includes only International Bank for Reconstruction and Development and IDA countries. In some cases, these samples are compared with all countries (regardless of income level or WBG membership) to show how changes in outcomes over time may be different when comparing developing regions with all world regions, including the highest-income ones.

9 Figure 1A in Annex A depicts trends in human capital index of boys and girls over the past decade, depicting substantial gains in gender equality.

10 Gender parity index for youth literacy rate is ratio of women to men aged 15-24 who can read and write a short simple statement about their everyday life (Gender Data Portal. Literacy Rate, Gender Parity Index (Youth Ages 15-24) (accessed September 2021), https://genderdata.worldbank.org/indicators/se-adt-1524-lt-fm-zs/?geos=WLD_IBT&view=trend).

11 See Figure 2A, 3A, and 4A in Annex A for gender gaps in primary school enrollment, primary completion rate, and secondary school enrollment.

12 Women’s advantage in tertiary enrollment is found in all regions except Sub-Saharan Africa. See Figures 5A and 6A in Annex A for trends in gross tertiary school enrollment for developing countries and Sub-Saharan Africa. Similarly, girls have superseded boys in lower secondary completion rates in all regions except Sub-Saharan Africa according to UIS data retrieved from the Gender Data Portal. In East Asia and the Pacific, 93 percent of girls and 91 percent of boys were completing lower secondary school as of 2020. In Sub-Saharan Africa, 43 percent of girls and 46 percent of boys were completing lower secondary school as of 2020. In South Asia, 81 percent of girls and 79 percent of boys were completing secondary school as of 2020. In the Middle East and North Africa, 78 percent of girls and 77 percent of boys were completing lower secondary school as of 2020. In Latin America and the Caribbean, 83 percent of girls and 78 percent of boys were completing lower secondary school as of 2020.
in 2010 to fewer than 45 in 2020 (Figure 3). This is part of a steady drop in the total fertility rate of 2.65 births per woman in 2010 to 2.52 in 2020.

This progress can be largely attributed to targeted investments in health care and education systems and empowerment of adolescent girls over the last decade. Social protection programs, including cash and in-kind transfers that promote uptake of health care and education have increased school enrollment, attendance, and completion and reduced early marriage and risky sexual behaviors (early sexual debut, transactional sex, unsafe sex) (Bastagli et al. 2016; Camilletti 2020). These effects are contingent on program modalities, such as timing, size, and frequency of transfer, and presence of complementary interventions and supply-side services. Further, programs—including World Bank interventions—that focused on improving access and learning, providing life skills training with mentorship, and creating safe spaces for girls have improved girls’ educational attainment and continuation, increased contraceptive use, and reduced teen pregnancy (Evans and Yuan 2019; Halim et al. 2023a).

Despite improvements in human endowments globally, critical regional disparities remain. Girls lag boys in primary and secondary education enrollment in the Middle East, North Africa, and Sub-Saharan Africa and in secondary school completion in Sub-Saharan Africa. Figures 4 shows that gender gaps in tertiary school enrollment Sub-Saharan Africa is much wider than the global average. The adolescent fertility rate also remains critically high in Sub-Saharan Africa, Latin America, and the Caribbean.

The onset of crises, including the COVID-19 pandemic, also threatens gains made in development of human capital. It was projected that 11.2 million girls worldwide would not return to school in 2021-22

13 See Figures 7A and 8A in Annex A for trends in maternal mortality ratio and total fertility rate, respectively, over the past decade.
14 For example, Premand and Barry (2022) find that cash plus programs, which include behavioral change communication (BCC) interventions on parenting techniques were more effective in improving early childhood outcomes—such as nutrition, health, and socio-emotional development—than cash alone in Niger. Similarly, a randomized control trial in Bangladesh found that, if cash or food transfers are provided with behavior change communication on nutrition, a decrease in intimate partner violence was sustained four years after the intervention had ended (Roy et al. 2018). See Hammad (2022) for a helpful overview on transfer modalities such as size, timing and frequency of transfer may impact outcomes.
because of pandemic-related school closures (UNESCO 2020), in addition to the 130 million primary and secondary school-aged girls and youth who were out of school before the crisis. Although evidence is still emerging, the potential impacts are wide ranging. Education disruption puts girls at higher risk of adolescent pregnancy, early marriage, and violence. Up to 10 million more girls will be at risk of becoming child brides because of the pandemic (UNICEF 2021a). Countries affected by fragility and conflict are at greater risk of backsliding on gender gaps in human development. The effects of violence and fragility on service delivery can be pernicious, with individuals from displaced households, especially girls, facing greater barriers to education, reflecting accumulated disadvantage (Admasu et al. 2021).

Ensuring continued progress in accumulation of human capital is important for its intrinsic value not only in improving health and education outcomes for all, but also in empowering women and facilitating access to economic opportunities. Notably, the Utilization-Adjusted Human Capital Index (UHCI),\(^\text{15}\) notes that women’s human capital is under-utilized, driven by gender-based occupational segregation and low female employment rates (Pennings 2020). Thus, it is crucial to understand what particular skills should be developed to facilitate the school-to-work transition of girls and increase female labor force participation overall. For example, there is evidence that work-study programs allowing girls to acquire relevant early-age work experience; socio-emotional skills training; and digital, STEM, and other job-relevant skills with focus on the green transition can be effective (Halim, O’Sullivan, and Sahay 2023).

1.2 Removing constraints on provision of more and better jobs

Gender gaps in labor force participation and employment have remained stubbornly large over the past decade, with the largest gaps in the Middle East, North Africa, and South Asia (Figure 5). Female labor force participation has stagnated in most regions of the world over the past 30 years and declined in South Asia (Halim, O’Sullivan, and Sahay 2023). In settings with smaller gender gaps in participation, such as Sub-Saharan Africa, a large share of women in the active labor market are engaged in vulnerable employment with inadequate earnings and poor working conditions (Bue et al. 2022).

The gender gap in the employment-to-population ratio has not improved at the global or regional level (Figures 6 and 7).\(^\text{16,17}\) Latin America and the Caribbean and East Asia and Pacific are the exception, moving from

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\(^\text{15}\) The Utilization-adjusted Human Capital Indices (UHCIs) adjust the HCI for labor-market underutilization of human capital, based on fraction of the working age population that are employed, or are in the types of jobs where they might be better able to use their skills and abilities to increase their productivity.\(^\text{16}\)

\(^\text{16}\) Considering that not everyone who is participating in the labor market is employed (individuals could be unemployed or under-employed), the employment-to-population ratio is a more accurate measure of economic productivity.\(^\text{17}\)

\(^\text{17}\) It is likely that the drop-off in men’s and women’s employment-to-population ratio in 2020 is capturing the effects of the first 6 to 9 months of the COVID-19 pandemic.
Figure 5. Gender gaps in labor force participation (%), 1990–2019

Source: Gender Data Portal (SL.TLF.ACTI.ZS)

Notes: The top and bottom line in each sub-figure represent the proportion of men and women engaged in the labor market, respectively.

Figure 6. Employment to Population Ratio


Note: The chart plots employment to population ratio for ages 15 and up (modeled estimate). Population-weighted average of International Bank for Reconstruction and Development and International Development Agency countries.

Figure 7. Gender Gap in Employment to Population Ratio According to Region


Note: The chart plots the average gender gap in the employment-to-population ratio in the countries of the region (modeled estimate). Sample includes International Bank for Reconstruction and Development and International Development Agency countries.18

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18The World Bank Group has its operations and clients in 6 key regions: East Asia and Pacific (EAP), Europe and central Asia (ECA), Latin America and Caribbean (LAC), Middle East and North Africa (MENA), South Asia (SAR), and Africa (AFR).
Trends in Key Global and Regional Indicators


Figure 8. Share of Youth Not Employed, in School, or in Training According to Gender


Note: Youth not in school are those who were not enrolled in school or in a formal training program (e.g., vocational training) during a reference period (e.g., 1 week). Sample consists of countries belonging to the lending categories International Bank for Reconstruction and Development and International Development Agency.

Figure 9. Ratio of Female to Male Youth Unemployment Rate


The gender wage gap has also been wide across all regions; globally, for every dollar that a man makes, a woman makes 77 cents.\(^{21}\) The economic cost of this gap is nontrivial; by closing gender gaps in lifetime earnings including overall wealth, pension, and assets, economies stand to gain an average of $160 trillion (Wodon and de la Brière 2018).\(^{22}\) South Asia has the widest average gap in earnings as a percentage of male monthly earnings. Sub-Saharan Africa had the smallest decline in the earnings gap over the past decade.\(^{23}\) Most of this gap stems from the private sector. The wage gap in the public sector, which accounts for 45 percent of formal employment in low-income countries (Merotto et al.2018) is approximately 10 percent. An array of factors can contribute towards the gender gap in lifetime earnings including gender gaps in skills, occupational sorting, under-representation in leadership and gender gap in promotion rates and gender biases on the demand-side that could in turn impact starting salaries, performance evaluations, and promotion rates (Sahay 2023).

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19 See Figures 9A to 14A in Annex A for regional trends on gender gap in NEET.
20 See Figure 15A in Annex A for regional trends in female to male youth employment rate.
22 This estimate was calculated in 2018 based on data on the earning potential of the labor force in 141 countries.
23 Limited data from 2021 makes it difficult to draw conclusions on the impact of COVID-19 on the earnings gap.
Women are underrepresented in business leadership, despite growing evidence that female leadership improves results, including better outcomes for female employees, such as greater retention after maternity leave; smaller gender gaps in promotion rates (Kunze and Miller 2017); and higher firm profits and productivity (Flabbi et al 2018). Still, women-led firms account for only 25 percent of formal businesses globally.24 In a study of almost 22,000 publicly traded organizations worldwide, 60 percent lacked a single female board member (Noland et al. Kotschwar 2016). The median share of firms (regardless of size) with a woman in top management has only increased from 17 percent (2006–14) to 18.4 percent (2015–21) (Figure 10).25 The share of businesses led by women decreases as firm size increases, with women leading 27 percent of small formal firms but only 17 percent of large formal firms (Figure 11). This pattern is replicated around the world, except in the Middle East, North Africa, and South Asia, where the share of formal women-led firms is smaller.

In the majority of countries, the share of women engaged in informal employment is greater than the share of men, especially in South Asia, Latin America and the Caribbean, and Sub-Saharan Africa. In 56 percent of countries, more women than men work in informal employment.26 While globally there are more men than women in informal employment, the picture is skewed by a select few countries, like China and Russia, and masks stark regional disparities (ILO 2023). Ninety-five percent of women working in South Asia, 89 percent in Sub-Saharan Africa, and 59 percent in Latin America and the Caribbean are engaged in the informal sector (UN Women n.d.). The incidence of informality may be higher among women for many reasons, including the need for flexible and/or reduced work hours (Sahay 2023). Women may often be engaged as domestic workers, street-vending, home-based workers or contributing family workers, deemed as low-skilled jobs, which have negligible protection or social benefits; thereby, making women more vulnerable to the adverse, gendered impacts of crises such as the COVID-19 pandemic (ILO 2023).27 Women in vulnerable employment are often the first to lose their incomes (UN Women 2020) and the last to recover (UN Women 2013).

The pandemic accentuated long-standing gender gaps in the labor market and at home, including women’s role as caregivers for children, elderly, sick, and people with disabilities as a constraint on increasing female labor force participation. Studies from multiple countries find that women’s employment losses have been greater than men’s and sectors that make up a large proportion of women were worst hit by the pandemic. High-frequency phone surveys conducted in 13 countries in Latin America and the Caribbean found that women were 44 percent more likely than men to have lost their jobs at the onset of the pandemic (World Bank 2021a). Micro data from several national surveys show that the pandemic

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24 In these calculations (and those used in Figure 11), women-led firms are those with more than 50 percent female ownership or a top female manager (see Ubfal 2023 for statistics using alternative definitions).

25 Because countries can have multiple enterprise surveys, the first and last survey for each country in the sample were selected under the condition that they were conducted at least 5 years apart. Then the sample was restricted to countries that had their first survey between 2006 and 2014 and the last one between 2015 and 2021. In this way, the analysis was conducted on a balanced sample of 81 countries.

26 Fifty-six percent among 176 countries for which data was collected and analyzed in ILO 2023.

27 In the agriculture sector, for example, women are often informally engaged in small-scale farming or agricultural street vending, making a vital contribution to food security (Brixi and Van Nieuwkoop 2022).
Increasing levels of forced displacement due to fragility, conflict, and violence intensify gender gaps. The number of forcibly displaced persons worldwide more than doubled from 40 million in 2010 to 89.3 million by the end of 2021, including 48 million internally displaced persons and 26.6 million refugees.\textsuperscript{28} Violent conflict and fragility affect men and women differently, which may reflect norms and dynamics that entrench gaps. Displaced women face greater barriers to labor market participation than displaced men, although constraints vary according to setting.

There has been some increase in entrepreneurial activity but primarily at the micro level and in starting enterprises rather than sustaining them. Persistent gender gaps in firm performance have been documented around the world, particularly among small or micro enterprises.\textsuperscript{29} These gaps can be attributed to a range of constraints including lack of skills, networks, and access to finance, technology, and markets, which affect women’s decision to become entrepreneurs, their sectorial choices and business investments. These constraints are compounded by contextual factors, such as social norms, lack of access to childcare, and risk of gender-based violence (Ubfal, 2023, Halim et al. 2023).

The COVID-19 pandemic has had a disproportionate impact on women-led firms and exacerbated gender gaps in entrepreneurial activity. A higher share of women-owned than men-owned firms closed in each wave of the Future of Business Survey between May 2020 and September 2021 (Figure 12) (Goldstein et al. 2022). Women-led businesses were disproportionally affected even in the first few months of the pandemic. The share of firms with any female participation in ownership had declined by 25 percent early in the pandemic,\textsuperscript{30} and women-led businesses faced longer closures during the pandemic (Liu, Wei, and Xu 2021).


\textsuperscript{29} For differences in profits see World Bank (2019) in Africa and World Bank (2021) in Southeast Asia. The evidence from Southeast Asia indicates that gender gaps in performance are observed for microbusinesses but not for small and medium-sized enterprises. Similarly, Fang et al (2022) show that gender gaps in productivity are observed worldwide among formal firms, but only for firms of smaller size.

\textsuperscript{30} Based on 2019/20 estimates from World Bank Enterprise Surveys.
1.3 Removing barriers to women’s ownership and control over assets

Over the last 10 years, there have been significant improvements in women’s financial inclusion. In 2011, globally, 47 percent of women had an account at a financial institution, compared to 55 percent of men. By 2021, this had risen to 74 percent for women and 78 percent for men—a decrease in the global gender gap from 8 to 4 percentage points. Because there is negligible gender gap in high-income economies, developing economies primarily drive this gap as well as the reduction in gap over the last decade (Figure 13).

Persistent gender gaps in account ownership in developing economies can largely be attributed to limited account ownership of women at formal financial institutions. Although the rate of account ownership and borrowing from informal sources has increased for women, there has not been as much improvement in their access to formal financial institutions. According to data collected in 2021, women are more likely than men to borrow from family and friends (8 percent more likely) and informal savings organizations (9 percent more likely), but only 21 percent of women, in 2021, had access to formal borrowing, compared with 23 percent of men.\(^\text{31,32}\) Women have limited access to large-sized loans from formal financial institutions.

**Mobile money has contributed to closing the gender gap in account ownership, particularly in Sub-Saharan Africa.**\(^\text{33}\) Global Findex 2021 data show

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\(^{31}\) Source: Global Findex database; accessed on December 2022

\(^{32}\) See Figures 16A and Figures 18A-23A in Annex A for gender differences in account ownership at formal finance institutions at the global and regional level.

\(^{33}\) See Figures 17A and Figures 24A-29A in Annex A for gender differences in account ownership at mobile institutions at the global and regional level.
that mobile money accounts are helping women increase their financial access (Klapper et al. 2022). The spread of mobile money accounts in some regions such as Sub-Saharan Africa has made possible to include groups of women who had been excluded from the formal financial system.

Women also lack collateral (e.g., land; housing; other high-value, nonfinancial assets) and a credit history, which increases gender gaps in accessing credit. Women face longstanding, widespread, systemic barriers to ownership of land, housing, and other high-value family assets—especially those that are inherited. It is difficult to gauge changes in ownership of land over time because of a paucity of data, but in regions where the WBG works, women’s rate of ownership is lower than men’s (Figure 14). Lack of land, housing, and other traditional forms of collateral and, consequently, limited ability to develop a credit history are prominent constraints on female business owners’ involvement in growth-oriented enterprises. Land formalization programs can improve women’s property rights and there is evidence that providing information and monetary incentives can encourage joint land titling in the name of wife and husband (Halim et al. 2023c). Moreover, solving barriers, such as lack of identification, lack of mobile phone ownership, distance from a bank, and low financial capability, and promoting digitalization of cash payments can be key to increase financial access for women (Klapper et al. 2022). In parallel, lending products that reduce collateral requirements can improve women’s entrepreneurs’ access to capital (Ubfal 2023).

Figure 14. Gender Gaps in (A) House and (B) Land Ownership

Source: Demographic and Health Surveys (DHS). Data retrieved from World Bank Gender Data Portal. Accessed May 2022

Note: Data are from 2015–2020.

34 See Figures 30A-32A in Annex A for gender differences in borrowings made from different sources.
1.4 Enhancing women’s voice and agency

Voice and agency constraints affect women and girls in all regions and income groups. Removing these constraints and unleashing women’s full potential can yield enormous dividends that help make entire societies more resilient and more prosperous. For example, when more women are elected to office, policy-making increasingly reflects the priorities of families and women. Similarly, preventing GBV can alleviate adverse health, economic, and psychological effects on women and girls. Agency entails freedom from violence, control over sexual and reproductive health, ownership and control over land and housing, and voice and collective action (Klugman et al. 2014).

Women’s participation and leadership play an important role in closing gender gaps in human endowments and increasing women’s voice and agency (Beaman et al. 2012; Iyer et al. 2012). Although there has been a steady increase in the proportion of seats that women hold in national parliaments (Figure 15), the gender gap persists. On average, only one woman holds a seat for every three men. Latin America and the Caribbean saw the highest increase (from 19 percent in 2010 to 29 percent in 2020), followed closely by Europe and Central Asia (from 15 percent in 2010 to 24 percent in 2020). The proportion remains low in the Middle East, North Africa, and South Asia (18 percent in 2020).

GBV persists in all regions, including high-income countries, and imposes nontrivial economic costs. Freedom from violence is a fundamental right and essential for achieving gender equality. Violence that is gender based undermines the safety, health, agency, and empowerment of those who experience it and of their families and communities across generations. Intimate partner violence (IPV), non-partner violence, harassment in the workplace, child marriage, and other types of GBV are the most extreme manifestations of gender inequality and the most prevalent forms of violence worldwide, affecting women and girls disproportionately. One in three women worldwide is subjected to physical or sexual violence by an intimate partner (Map 1) or a non-partner. Nearly 12 million girls are married each year before reaching the age 18 (UNICEF 2022) and over 200 million girls and women have undergone female genital mutilation (FGM) (UNICEF 2023). Carrying a high risk of death and disability, FGM is mostly carried out on minors with devastating consequences (UNICEF 2021b).

Standing as a major obstacle to achieving gender equality, GBV, in any form, erodes human capital accumulation and economic outcomes. Survivors suffer from serious health implications, including mental problems and poorer sexual and reproductive health outcomes (Ellsberg et al. 2008; WHO 2021). Yet globally, fewer than 20 percent of women seek official support services after

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35 See Inter-Parliamentary Union (accessed May 2022).
36 See Figures 33A in Annex A for regional averages—over the last decade—on share of women who have ever experienced intimate partner violence. Similarly, Figure 34A in Annex A provides regional averages for share of women who have ever experienced physical or sexual violence. Figure 35A in Annex A reports attitudes towards wife beating and Figure 36A in Annex A depicts the share of women who sought help to stop violence.
37 Based on representative data on prevalence from 31 countries.
experiencing violence and safety concerns in public spaces impact the mobility of women and girls, and their access to education and job opportunities (Borker 2022). Studies from India and Bangladesh underscore labor market impacts of perceived threats of sexual harassment and safety (Ahmed and Kotikula 2021; Borker 2021) and evidence from Sub-Saharan Africa suggests that higher levels of GBV are associated with lower economic development (Ouedraogo and Stenzel 2021). A study from Brazil suggests that improved gender equality in the labor market can curtail the most severe forms of violence against women (Perova et al. 2021). An International Finance Corporation (IFC 2019a) study in Fiji found that staff lost 10 workdays per year because of domestic and sexual violence. Costs of IPV can be up to 3.7 percent of Gross domestic product (Klugman et al. 2014).

Incidence and implications of GBV have intensified in the context of multiple crises. A shadow pandemic of GBV accompanied the onset of COVID-19. Not only did the incidence of IPV increase in the immediate term, but over the next decade, an additional 10 million girls could be at risk of becoming child brides because of learning disruptions and school closures. Global fragility and conflict have increased in recent years, increasing GBV. Women who are conflict adjacent and have been forcibly displaced are 40 to 55 percent more likely to experience IPV in their lifetime than nondisplaced women or those living far from conflict events. Forced displacement can also amplify the risk of child marriage and worsen human capital outcomes (Lu, Siddiqui, and Bharadwaj 2021). Approaches to addressing gender dimensions of conflict and displacement requires involving men and boys and empower women and girls to increase community resilience.

Child marriage is an especially pernicious form of GBV, given its long-term effects on human capital development and economic opportunities, especially for girls. Child marriage can affect multiple areas of a girl’s lifecycle by lowering educational attainment, increasing risk of adolescent and early pregnancy,

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38 Based on representative data on prevalence from 31 countries.
40 Using data from seven countries, it was found that women who were adolescents at the time of forced displacement were significantly more likely to marry early and less likely to continue their education and had more children overall (Lu, Siddiqui, and Bharadwaj 2021).
Source: UNICEF Data; Demographic and Health Surveys (DHS), Multiple Indicator Cluster Surveys (MICS), AIDS Indicator Surveys (AIS), Reproductive Health Survey (RHS), and other household surveys. Data retrieved from World Bank Gender Data Portal (accessed May 2022).

Note: Countries in gray do not have comparable data available.

Figure 16. Mean Age at First Marriage for (A) Women and (B) Men, 2009–11 vs. 2016–19

Source: UN Department of Economic and Social Affairs, Population Division. World Marriage Data 2019.

Note: The charts plot average length of single life expressed in years of women and men who marry before age 50. Sample includes International Bank for Reconstruction and Development and International Development Agency countries with survey data available for the two periods of comparison.
discouraging them from working, lowering labor force participation and future earnings prospects, and impeding retention of jobs and profits even when paid work is secured.\(^{41}\)

Although child marriage rates have been declining, progress has been slow. In most countries for which data are available, more than 30 percent of women aged 20 to 24 were married by age 15 (Map 2). Incidence is alarmingly high in Sub-Saharan Africa (Niger, 28 percent; Central African Republic, 26 percent) and South Asia (Bangladesh, 16 percent; Nepal, 8 percent.\(^{42}\) Progress on decreasing the prevalence of early marriage has been promising albeit slow. Figure 16 suggests a slight increase in mean age of women at the time of their first marriage between 2009–11 and 2016–19 for most countries – indicated by data points lying below the 45-degree line.

1.5 Persistence of gender gaps: potential causes

Several channels can explain the persistence in gender inequality—from lack of enabling infrastructure and services to discrimination, weak formal institutions, and limited political and social will to address deeply held social norms.

Social norms are embedded in existing power structures across political, social, and economic spheres (WDR 2012, Narayan 2022, WBL 2022); and remain key barriers in areas where progress has been slowest. This includes lack of redistribution of childcare and household work, limited access to more and better jobs, GBV prevention, access to technology and financial assets, and women’s leadership in public and private sectors. Lack of investment in infrastructure and services (including transport and care), as well as investment in water and sanitation can constrain women’s time. Legal discrimination limits women’s access to economic opportunities. According to Women, Business, and the Law (WBL) (2022), women have around three-quarters of the economic rights of men (Figure 17), and nearly 2.4 billion women of working age still do not have equal economic opportunities. Women have fewer economic rights than men in most developing countries, but disparities are greatest in Sub-Saharan Africa, Middle East and North Africa and South Asia (Map 3).\(^{43}\)

In the last half-century, gender parity in legal reforms has been achieved to the greatest degree in mobility and marriage, while progress has been slowest in parental rights and pay (Figure 18). There have been improvements in the score for entrepreneurship with most countries reaching equality in the ability to sign a contract, open a bank account, and register a business, but many economies (104 of them) still lack a

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\(^{41}\) Wodon et al. (2017) demonstrated the harms of child marriage and its associated economic costs in a conceptual framework positing five domains of main impacts: fertility and population growth; educational attainment and learning; labor force participation; decision making and investments; and health, nutrition, and violence.

\(^{42}\) See Figure 37A in Annex A for regional averages on proportion of women married by age 15.

\(^{43}\) Women, Business and the Law measures legal differences between men’s and women’s access to economic opportunities in 190 economies. Thirty-five aspects of the law are scored across eight indicators of four or five binary questions. Each indicator represents a different phase of a woman’s career. Indicator-level scores are obtained by calculating the unweighted average of the questions within that indicator and scaling the result to 100. Overall scores are then calculated by taking the average of each indicator, with 100 representing the highest possible score.
Map 3. Women, Business, and the Law (WBL) index score 2022, by country (scale 1–100)


Figure 18. Overall WBL scores, global averages, by rights category (IBRD and IDA countries), 1970–2021

legal provision that expressly prohibits gender-based discrimination in access to credit. Even when more progressive laws that remove barriers to women’s opportunities have passed, their implementation and enforcement can be constrained by informal norms supported by existing power structures. For example, in countries that prohibit discrimination based on gender in employment, employers frequently discriminate in favor of men if they see women as secondary breadwinners (WBL 2022).44

There are significant misperceptions around certain social norms, with a majority of both men and women around the world supporting the right of women to work outside the home, but perceiving that support to be much lower, especially among men, than its actual levels (Bursztyn et al. 2020; Bursztyn et al. 2023). This implies that simple information interventions could be highly effective.

Accelerating progress requires changing mindsets and mobilizing collective action as a complement to technical solutions. Investments in data and research continue to be necessary, but to scale-up effective technical solutions and achieve transformative change requires addressing gender norms and understanding the effect of structural factors, including the policy arena, domestic policies, market structures, political priorities, legal systems, and social practices that shape structural changes.

Recent evidence demonstrates that norms can be changed with targeted efforts. The WBG can leverage its convening power and global knowledge to support coalitions of government champions, private sector, civil society, and development partners that advocate for changes in key legal reforms. In many regions customs and social norms will constrain the implementation of these reforms. The evidence indicates that conducting activities to develop and disseminate new laws and promote behavioral change that lead to their implementation, including simple information campaigns to correct misperceptions, can make a difference.45 However, as pointed above, it is crucial to understand the effect of structural factors, including the right macroeconomic policies, which could either facilitate or inhibit any attempted change.

44 Policy and programmatic interventions can help women and girls enter spaces that have historically been dominated by men, such as encouraging girls to consider education and jobs in science, technology, engineer, and mathematics (STEM), cross over to more profitable male-dominated sectors, and take leadership roles in the public and private sectors, particularly in growth-oriented enterprises. Discussions around the division of housework and the provision of childcare services can help alleviate women’s time constraints while also moving the needle on norms related to outsourcing childcare. Leveling the playing field in these ways can also reduce the risk of GBV, which is underpinned by the same social norms.

45 An excellent example is the reform of the Family Code in the Democratic Republic of Congo (see Braunmiller and Dry 2022).
2. WBG Engagement on Gender and Main Findings

Over the last 10 years the WBG’s corporate commitments on gender have increased, with an enhanced focus on results. Figure 19 depicts key milestones since 2010 when Gender and Development was adopted as a special theme under the 16th International Development Agency (IDA) replenishment. IDA has helped to elevate gender as a priority, focusing on a framework for action; developing regional action plans; and emphasizing health, education, social protection, and agriculture across cycles. The nature and ambition of IDA and Bank support has evolved over time, improving data collection, seeking to close specific gender outcome gaps, addressing GBV, and integrating gender analysis into Country Partnership Frameworks (CPFs). By the 20th IDA replenishment—negotiated in 2021 during the COVID-19 pandemic—policy commitments were at the forefront of economic empowerment, including on childcare, productive economic inclusion, facilitating entry of women into higher-skilled jobs, and on fiscal policy and budget systems. The International Bank for Reconstruction and Development (IBRD) and IFC capital increases also reflect strong commitments to integrate gender into WBG programming. The WBG commitments on gender are anchored in the WBG Gender Strategy (2016-2023).

Figure 19. Key Milestones in World Bank Group Approach to Gender in Development

- IDA Cycles
  - Gender identified as special theme in IDA16, mainstreaming gender in analytical and operational work

- WBG Gender Strategy (2016–23)
  - Introduced an outcome-oriented approach and installed a more rigorous Gender Tag methodology to review operations

- World Development Report
  - Embedded an economic lens to gender equality, call to strengthen data and analytical work to identify and address gender gaps

- IEG Mid Term Review
  - Marked progress in strategy implementing by integrating gender equality with other key priorities, strengthening country-driven approaches, leveraging knowledge and moving towards delivery at scale

Looking forward

- Maintain the momentum of Accelerate Equality and final year of WBG Gender Strategy (FY16–23)
- Support IDA implementation
- Launch Update to the Gender Strategy (FY24–30) with focus on Accelerating Gender Equality and Empowerment for All

* There were crucial steps prior to 2010 that also helped advance the agenda. In particular, the 2001 Gender Strategy strengthened the country-driven approach through the strategy paper, Integrating Gender into the World Bank’s Work: A Strategy to Action. The 2009 International Evaluation Group evaluation of the 2001 strategy (WBG 2010) highlighted the need for stronger results monitoring and better country-specific gender diagnostics.
The WBG’s approach to advancing gender equality has increasingly leveraged knowledge, data, and evidence to improve results in operations and enhance outcomes in country programs. The 2012 World Development Report on gender and development helped build awareness that development outcomes can be achieved more quickly and efficiently when a gender lens is applied to policy advice, project design, and implementation support. Today, WBG teams almost universally use evidence and data to target specific gender gaps in operations, advisory services, and analytics. This enhanced focus on gender in operations and investments is increasingly coming together in a coherent and strategic way through the WBG’s country-driven model. The WBG is one of many key stakeholders committed to advancing gender equality and empowerment and works in partnership with governments and other stakeholders to drive better, more-focused results.

Recent evaluations and assessments suggest embedding knowledge and learning in operations improves results. The introduction of corporate measures such as the gender tag have promoted extensive integration into operations downstream which is increasingly informed by evidence and global knowledge. For example, a forthcoming retrospective on Bank support for GBV prevention and response over 2012-22 details a growing evidence base and highlights an expansion and diversification of activities addressing GBV in all sectors, regions, and country-income levels. Evidence-informed support has improved outcomes on GBV and broader development objectives. This includes sector approaches, such as in education projects, where retention has been increased by addressing sexual harassment and abuse in schools, and in transport projects where interventions have contributed to greater female labor force participation by enhancing safety on public transport.

The value of the WBG’s country-driven model to orient outcomes is also emphasized in recent reports and evaluations. A forthcoming IEG report finds that the WBG can improve the transformational potential of its support for Women and Girls Economic Empowerment and GBV prevention and response in FCV countries by using a more comprehensive, strategic country-level approach. The 2021 WBG DPF Retrospective found that rigorous analytical work to underpin DPOs has helped influence policy dialogue and reforms, and that DPOs have supported strong outcomes on gender through country-driven dialogue and reforms, and that DPOs have supported strong outcomes on gender through country-driven approaches and have been able to effectively leverage other WBG engagements and open new areas of engagement to advance...
gender equality. A forthcoming Country Engagement Review suggests CPFs could move from a cross-cutting approach on gender to be more selective on gender priorities and align the program to focus on key outcomes. The draft 2023 MOPAN assessment report notes that the well-established Country Engagement Model (CEM) promotes the upstream integration of evidence and cross-cutting themes and downstream adaptation to changing needs and contexts.

Two key observations emerge during implementation of the current WBG Gender Strategy: a learning-adapting-expanding approach can support transformational programs and drive results at scale, and a coherent country driven model with clear priorities can enhance outcome orientation on gender. Using the strategic approach depicted in Figure 20, the following section reflects on WBG engagement on gender over the past decade and highlights key lessons to strengthen implementation and results. Annex B provides additional details on how the WBG has leveraged the learning-adapting-expanding approach to address gender gaps.

2.1 Generating data, knowledge, and evidence on gender

Data, knowledge, and evidence are increasingly informing government policies and operations. Over the last decade, there has been more-reliable and better data available to assess how economic realities for men and women differ and what social factors influence them and an increase in demand for help from clients in collecting high-quality sex-disaggregated data to inform public policy and support gender equality (Box 2). The WBG Gender Data Portal, revamped in 2022, makes the latest gender statistics accessible through compelling narratives and data visualizations to increase understanding of gender data and facilitate analyses that inform policy choices.更好的数据 facilitate diagnostics and monitoring, and researchers, operational staff, and clients are increasingly working together to design policies and operations informed by the best available evidence.

The WBG has built capacity and expertise in gender analysis and gender-responsive programming across all sectors. Investments in research and evidence in the public and private sectors have yielded a growing global knowledge base about what types of develop-

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Box 2. World Bank Group (WBG) Support to Clients to Improve the Quality of Sex-Disaggregated Data

Since 2012, the WBG has worked closely with partners and clients to increase the availability, quality, and relevance of gender statistics and sex-disaggregated data. This includes partnering with national statistics offices to improve gender data under the Strengthening Gender Statistics project in 12 countries eligible for International Development Agency (IDA) financing. Other efforts include collecting new data, such as initiatives on work and employment, asset ownership and control, and private sector indicator harmonization, including through Harmonized Indicators for Private Sector Operations and Joint Impact Indicators. The WBG has also augmented existing databases and worked on methodological advances, through Living Standards Measurement Survey, to increase the accuracy and reliability of data collected on employment, assets, and time use. Continuing efforts to improve gender data is key to informing effective policy, project design, and implementation support.

A list of indicators is included in the Gender Data Portal (https://genderdata.worldbank.org/indicators/).
Box 3. Gender Innovation Labs Generate Evidence on What Works to Accelerate Gender Equality

Gender Innovation Labs periodically conduct systematic reviews of literature on evaluation findings from gender-focused interventions and generate evidence to inform the four pillars of the current WBG Gender Equality Strategy. A few recent examples include studies on occupational segregation (World Bank 2022a), child marriage (Williams, Heise, and Tas 2022), empowerment through self-help groups (Javed, Zahra, and Munoz Boudet 2022), and barriers to women’s economic participation (World Bank 2022b). GILs also conduct studies to generate evidence on what works to change deep-seated social norms. Examples include the Uganda Farm and Family Balance Project (Ambler, Jones, and O’Sullivan 2018) (Africa GIL), the Laos People’s Democratic Republic Poverty Reduction Fund (East Asia and the Pacific GIL) (World Bank n.d.), GBV prevention among indigenous communities (Latin America and the Caribbean GIL) (Contreras-Urbina n.d.), the self-help groups in South Asia systematic review (South Asia GIL) (Javed, Munoz Boudet, and Zahra 2021), and Egypt’s experiment in providing access to nurseries (Middle East and North Africa GIL) (Elbehairy n.d.).

Under the coordination of the global gender team, the Gender Innovation Lab Federation conducts monthly meetings to coordinate actions across the five GILs. The Gender Innovation Lab Federation Causal Evidence Series is one outstanding product of this cooperation. It highlights findings from impact evaluations of development interventions conducted by the GILs in nine thematic areas, providing evidence and lessons on how to close gender gaps and foster women’s economic empowerment.

48 See Development Research Group and Development Impact Evaluation Unit.
49 Topics include women’s employment and entrepreneurship (McKenzie and Puerto 2021), health (Banerjee, Ferrara, and Orozco-Olvera 2019), GBV (Anukriti, Erten, and Mukherjee 2022), human endowments (Baird, McIntosh, and Ozler, 2019), financial inclusion and control over assets (Demirgüç-Kunt and Klapper 2016), and social norms (Gauri, Rahman, and Sen 2019). Multiple studies have been conducted on each topic, with one each highlighted here for brevity. In addition to contributing to the evidence base on women’s economic status, the WBG has made measurement and methodological contributions. For example, it developed a tablet-based tool for family planning counselors that collects detailed information on all factors relevant to counseling and adoption of modern contraceptive methods—an area with limited to no data (Bergstrom and Ozler 2021).
50 Five notes, are already available (Increasing Female Labor Force Participation, Closing Gender Gaps in Earnings, What works in supporting women-led businesses?, Increasing Access to Technology for Inclusion, and Placing Gender Equality at the Center of Climate Action.)
There has been an increasing number of WBG products and research that make a strong business case for closing gender gaps in the private sector. Analysis within private sector reports and studies on childcare, entrepreneurship, employment and corporate leadership, insurance, disruptive technologies, and GBV have facilitated identification of priorities at regional and national levels. Since 2009, the Women, Business, and the Law initiative has measured legal and regulatory differences in access to economic opportunities between men and women and has become an important tool for policy dialogue. These data have increasingly supported reforms through country operations and helped to accelerate progress in key areas.

While the current Gender strategy (FY 16-23) focused on closing gender gaps between girls and boys and men and women, the WBG has also increased its efforts to address sexual orientation and gender identity as a development issue. The WBG has expanded the evidence base on the links between LGBTI exclusions and development, finding that due to exclusion especially from education and economic opportunities, LGBTI people are likely overrepresented in the bottom 40 percent. Equally, LGBTI people experience widespread legal discrimination and regulatory barriers which prevent them from accessing markets, services, and spaces; these in turn hinder their ability to participate equally in society and contribute fully to their societies and economies (Cortez et al., 2021). New internal policies and structures have strengthened the Bank’s commitment to working against discrimination based on sexual orientation and gender identity (SOGI). The World Bank’s Environmental and Social Framework, the ESF Directive on Disadvantaged or Vulnerable Groups, and the Good Practice Note on Non-Discrimination: SOGI establish policy and guide teams on addressing such discrimination at key entry points. The SOGI Task Force, established in January 2015, includes representation from across the Bank Group and offers leadership for operationalizing SOGI inclusion in the institution’s work. For example, the task force has provided inputs to over 30 Systematic Country Diagnostic (SCDs), Country Partnership Frameworks (CPFIs), and Country Economic Memorandums (CEMs). Sixteen SCDs now mention SOGI, including Albania and Croatia. The task force has also offered support to in-country social specialists to identify SOGI entry points in operations, such as in Mexico, El Salvador, and North Macedonia. While at a nascent stage of implementation, this work stream is critical to ensuring all people are afforded the opportunity to reach their full potential.

2.2 Leveraging knowledge to address gender gaps in WBG operations

Corporate commitments have helped focus efforts through operations and investments to address relevant gender gaps. A key innovation of the Gender Strategy was the introduction of a rigorous results-oriented “gender tag” and an IFC “gender flag” that relies on gender analysis to inform interventions to narrow gender gaps. This mechanism, tracked as part of the Corporate Scorecard, has inspired action in operations and investments across the WBG portfolio. The share of Bank operations that are gender tagged has risen dramatically—from 50 percent in fiscal 2017 to more than 90 percent in fiscal 2022 (Figure 21), a trend consistent across sectors and regions. IFC has quadrupled its share of gender flagged investments and doubled its gender-flagged advisory services during the same period, and remains on track to meet corporate capital increase commitments (as reflected in its Corporate Scorecard and Key Performance

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51 For example, it has been estimated that the insurance industry could earn up to $1.7 trillion by 2030 if it targeted women, with half of the earnings from emerging economies (IFC 2015). IFC produces guides with private sector best practices to inspire and influence actions, such as the Guide for Fund Managers (IFC 2020), Bonds to Bridge Gender Gaps, Women in E-commerce (https://www.ifc.org/wps/wcm/connect/topics_ext_content/ifc_external_corporate_site/gender-at-ifc/priorities/digital_economy_sa/eCommerce), and Respectful Workplaces (IFC 2019b). IFC also produces sector, thematic, and country-specific research, such as The Business Case for Women’s Employment in Agribusiness (IFC 2017) and The Impact of Domestic and Sexual Violence on the Workplace in Solomon Islands (IFC 2019c).

52 To be tagged, a Bank operation must use diagnostics to identify a gender gap, propose specific actions to narrow the gap, and track progress on the proposed action. IFC applies similar criteria for investment and advisory services to receive the gender flag.

53 Fiscal 2017 was the baseline for the Corporate Scorecard (https://scorecard.worldbank.org/en/scorecard/home) and 18th replenishment of the Results Measurement System (IDA 2017) reporting.
Indicators). The Multilateral Investment Guarantee Agency (MIGA) adopted the gender flag approach as part of its first gender strategy implementation plan in 2021.

The gender architecture created to provide upstream technical and operational support on the Gender Tag and Flag has expanded significantly after several years of targeted efforts to build capacity. With the introduction of corporate commitments on gender, the WBG institutions expanded dedicated resources to produce knowledge, provide training, incubate, and deliver programs, and develop tools and guidance to inform teams. This dedicated effort focused on building expertise within technical families and at the regional level to create a network of support staff, with over 3,000 staff members trained to date. Each Bank region maintains a customized structure that delivers upstream support, including to share data and knowledge, country-specific gender analysis, and evidence-based solutions. On the private sector side, IFC’s gender architecture is somewhat decentralized, with regional leads and their teams located in HQ. Investments in training and supporting technical staff and facilitating access to analytical work, research, and evidence have allowed operational teams to adapt innovations and expand effective solutions.

There has been a growing emphasis on translating global knowledge and evidence to country specific contexts and to promote coordination across the institution to share good practice gender solutions. When operational staff, gender experts, and researchers jointly generate evidence, it has facilitated uptake into operations and informed dialogue with internal and external stakeholders. This approach has gained traction; for example, research conducted by the Africa GIL has influenced the design of sub-components of Bank operations with commitments totaling $10 billion and directly affected government strategies and policies in multiple countries. Other regions have found gender programs and platforms can serve as an effective process to translate technical knowledge into operations, while also improving coordination and results.

Outcomes can be enhanced in operations where there is a focused effort to learn from past policies and programs through a data- and evidence-driven approach, test new solutions, adapt to different country circumstances, and expand solutions that show promise. By embedding this learning-testing-adapting-scaling approach in various initiatives, the WBG has made incremental gains in advancing gender equality. One example of this is the increase in multisector operations to promote empowerment of women and adolescent girls. These innovative projects have an explicit development objective of promoting gender equality through various entry points such as increasing access to education and good-quality reproductive, child, and maternal health services; expanding economic opportunities, including breaking into male-dominated occupations; and addressing prevalent gender norms that threaten to undermine economic opportunities.

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54 In addition to the wide range of evidence curated and shared by technical experts, task teams have access to practical resources, such as the Gender Tag Good Practice Note, DPO Dashboard, GBV Dashboard, online good practice source book, and quarterly newsletters that feature good practice examples for specific instruments and sectors.
Projects such as the Sahel Women’s Empowerment and Demographic Dividend and new education projects (e.g., Angola, Nigeria, Mozambique, and Tanzania) are expanding regional support to empower girls, including through interventions to shift norms and mindsets of boys and girls. Similarly, social protection programs that include complementary interventions (e.g., asset transfers, training, coaching, childcare, case management, referral services to prevent and respond to violence against women and children) have also bolstered women’s economic empowerment (Camilletti et al 2021; Heinemann and Beegle 2021).

The introduction of a corporate commitment on gender has led to investments and innovations at the sector and regional level. In the first years of Gender Strategy implementation, global practices and industry groups identified the most critical gender gaps and priority areas and themes for action in follow-up notes. This effort was often complemented by practical how-to notes on specific topics such as disaster risk management, land ownership, labor force participation, and entrepreneurship. In energy, water, and transport, teams introduced innovations with a focus on women’s employment. An investment in analysis in the energy sector led to the creation of the South Asia WePOWER partnership of more than 30 electricity utilities and energy-sector organizations that collectively aim to increase workforce participation of women in the sector. This initiative is now being replicated in other regions and has informed operations across the sector. Other examples of sector wide approaches include: (i) to help mining companies address obstacles to equality and inclusion in the workplace, along the supply chain, and in community engagement and investment; (ii) in the transport sector for designs to increase safety and mobility for women and expand access to higher-paying jobs in this male-dominated sector; and (iii) institutional changes in the water sector to boost women’s employment at water utilities globally (from a low 18 percent (World Bank 2019)) and are being supported through interventions to address harmful gender norms, lack of role models and mentors, inadequate recruitment processes, deficient work environments, and lack of accessible training.

Work to prevent and respond to GBV has increased significantly in the last decade and is present in every sector. The WBG has adopted guidelines to address sexual exploitation and abuse and sexual harassment in WBG activities and procurement and has increased its emphasis on prevention and response, focusing on institutions and policy reforms, as well as system strengthening and safe spaces. Since fiscal 2017, 390 World Bank operations in all global practices have included actions to prevent and respond to GBV—compared with 38 projects over the FY08-13 period. The World Bank’s engagement on GBV has expanded to contexts involving fragility, conflict, and violence and in all regions. There are unique entry points across sectors to engage in GBV prevention, with investments in knowledge, including impact evaluations, advisory services and analytics, and evidence generation through the GBV Innovations Development Marketplace, driving improvements. IFC has developed a robust business case for the private sector, as well as sector guidance notes. Training and recruitment of specialists has improved technical expertise on GBV across the WBG. The surge in GBV associated with the COVID lockdowns brought even greater attention to this development issue, including increased demand from clients and new commitments as part of IDA20.

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55 There has also been a notable increase in the number of Development Policy Operations that introduce actions to address GBV. Between fiscal 2017 and fiscal 2021, 20 operations in almost every region included GBV measures in their activities. Examples include Bhutan COVID-19 Crisis Development Policy Credit, Afghanistan Incentive Program Development Policy Operation, and Uzbekistan Supporting a Transparent and Inclusive Market Transition Development Policy Operation.

56 The WBG, in partnership with the Sexual Violence Research Initiative, launched the Development Marketplace to Address Gender-Based Violence (https://www.worldbank.org/en/programs/development-marketplace-innovations-to-address-gender-based-violence) in 2015 to support evidence-based research, pilot interventions, and other activities related to GBV prevention and response. Over 5 years, it awarded 50 projects in 34 countries covering a wide range of topics: economic empowerment to address GBV; GBV, education, and adolescents; health sector response; interventions to reduce GBV in humanitarian settings; interventions to reduce IPV; methods to measure intervention effectiveness; risk factors for GBV; safety, security, and justice; sexual violence on sex workers; shifting cultural norms to address GBV; technology and GBV.
There are positive trends in the scope of investments to address gender gaps through operations, but also indications that the focus on design could be complemented by an emphasis on results and impact, including support during implementation. An early review of fully implemented gender-tagged Bank operations (50 as of September 2022) reveals that good progress has been made toward intended results, with documented World Bank contributions to addressing the gender gaps identified at project design. More-recent operations indicate progress in terms of greater ambition in project interventions to advance gender equality and more operations with a gender focus. For example, a review of the quality of gender-tagged operations in Latin America suggests that the ambition and quality of gender-tagged operations are increasing, with a significant share of operations going beyond the corporate gender tag commitment. There are more Bank-wide operations designed with a development objective to empower women and girls (particularly in Africa) and more direct investments to support GBV prevention. A growing trend is the inclusion of gender reforms in development operations, which are supported by investments across country programs. Significant effort has been made at the design stage; greater focus and systematic effort to support implementation could strengthen results.

2.3 Targeting country-level outcomes through country-driven approaches

WBG country programs are increasingly prioritizing closing gender gaps and coordinating support with clearer linkages to gender outcomes. The current WBG Gender Strategy defines a country-driven approach as coherent alignment with country partnership framework objectives supported by policy dialogue and diagnosis of gender gaps to achieve sustained outcomes. The Gender Strategy Mid-Term Review (World Bank Group 2021b) found that results on gender were enhanced through strong country-driven approaches and coordinated support from the Bank, IFC, and MIGA for the public and private sectors. The current WBG effort to enhance outcome orientation (WBG 2021)—amplifies the potential of this approach to build greater accountability for outcomes.

There are opportunities to leverage all WBG instruments to drive results at the country and sector level. Coherent country engagement on gender can facilitate implementation of complementary approaches across sectors and public-private spheres. The WBG is increasingly working with governments to identify priority areas, informed by analytical work and evidence, to better inform programs and target results. Given the multitude of entry points, identifying synergies across the country program portfolio can create opportunities to advance gender equality and empowerment outcomes. There are also opportunities to leverage deeper understanding of country- and local-level policy arenas and engage with a wide range of stakeholders to advance innovations, context-appropriate framing, and collaborative action. Many countries now emphasize gender equality and empowerment as national priorities and acknowledge their contribution to addressing other pressing development priorities.

Recent country examples demonstrate how WBG support can address country-level challenges by focusing on specific actions to achieve outcomes. WBG engagement with Bangladesh, Ethiopia, Kosovo, Morocco, Mozambique, Nigeria, Turkey, and Uzbekistan prioritizes women’s labor force participation, entrepreneurship, enrollment in higher education (particularly science, technology, engineering, and mathematics), maternal and reproductive health, and voice and agency. Proposed portfolios of operations include instruments to support policy reform and investments to equalize pay, provide employment benefits to part-time workers, address GBV, and connect female entrepreneurs with finance institutions. More countries have prioritized women’s empowerment and labor force participation as country development goals (Box 4), and this trend

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37 More than 2,000 gender-tagged operations are being implemented.
Box 4. Bangladesh: A Success Story

The country engagement in Bangladesh adopted a deliberate, coherent approach toward achieving gender priorities, with emphasis on reducing the fertility rate and increasing female labor participation rate. Key lessons from Bangladesh’s long-term country engagement on gender include:

» Using a whole-of-portfolio approach helps address multiple dimensions of gender gaps.
» Given the nature of gender issues and social norms, a long-term approach and continuity across multiple CPF cycles, as well as an iterative approach enabled through course correction is more conducive to producing outcomes.
» Partnership with private sector and civil society is key to driving job creation and reducing fertility.

Bangladesh’s total fertility rate decreased from 6.9 births per woman in the early 1970s to 2.0 in 2020. Extreme poverty fell from 43.8 percent in 1991 to 14.8 percent in 2016, and the country’s per-capita GDP more than doubled in the last decade. Although gender gaps in the labor market remain wide, female labor force participation (FLFP) increased nearly 10 points to 37.7% since 2000 even while declining in the rest of the Region. The Bangladesh Jobs Diagnostic 2017 reports that women captured more than 70 percent of all new jobs in the country during this period. Women’s entrepreneurship has also expanded in recent years but still remains limited: women make up only 7.1 percent of Bangladesh’s entrepreneurs.

The rapid decline in the fertility rate as well as the increase in uptake of jobs by women can be attributed to the deliberate efforts by the Government, which made demographics a top priority under the country’s first Five-Year Plan, published in 1971. Government agencies, NGOs, academic institutions, and development partners worked together to scale up innovative ideas and findings from early programs feeding into the Bangladesh’s national Family Planning Program (introduced in 1977). The government continues to highlight gender equality as a priority for economic growth in its latest Five-Year Plan (FY21-25). It aims to harness women and girls’ full potential through improving their access to resources and opportunities, as well as removing barriers and restrictive societal norms. The 2015 National Social Security Strategy (NSSS) also prioritizes improving access to quality jobs for vulnerable groups, particularly women, as well as providing childcare services.

The World Bank has been a consistent partner in fostering Bangladesh’s gender agenda by using a wide range of lending and analytical instruments. Early on, the Bank financed projects focusing on family planning service delivery, infant and maternal mortality, and maternal nutrition. Bank-supported operations beginning in the 1990s provided stipends to girls who performed well in secondary school and remained unmarried, raising girls’ secondary enrollment from 4 million to 9 million. Ongoing and pipeline projects, such as the Health Sector Support Project (FY18) and the Urban Health Nutrition and Population project (FY24) continue to complement these efforts, while in the last year, 3.5 million girls received stipends to stay in school.

Programmatic support across sectors has helped to integrate actions that enable women’s economic empowerment and employment. This includes increasing access to skills to expand employment opportunities for women, including in STEM sectors such as power (e.g., through the Electricity
is also reflected in recent CPFs that have introduced high-level outcomes (HLOs).

There has been more attention paid and resources provided to support country-driven approaches on gender. This includes developing tailored country gender programs and platforms to identify key operational, technical, and analytical work to support implementation of WB programs; investments in capacity building; and policy dialogue and direct engagement with clients. These approaches can also facilitate institutional strengthening across the whole of government—including finance ministries, line ministries, and women’s ministries—to improve policies and programs designed to accelerate gender equality and strengthen budget processes and national strategies on poverty reduction, economic growth, and investment. The WBG often helps governments implement consultation and monitoring mechanisms that engage stakeholders and enhance process legitimacy. In settings of fragility, conflict, and violence, different approaches and strong partnerships are needed, including country- and region-specific knowledge and local partnerships, including civil society, the private sector, women’s groups, and a range of actors to understand how operations can be implemented to deliver gender equality and empowerment goals.

2.4 Partnering to maximize impact

International financial institutions and multilateral development banks have stepped up the global effort to achieve gender equality and empowerment. Gender equality is an area of focus in all development institutions, and teams work together to exchange knowledge and collaborate on pressing challenges, including through biennial global summits. A comparative advantage of the WBG is its combination of country depth and global breadth, multisector knowledge and research, and its ability to mobilize and leverage financing through public and private sector instruments. The Umbrella Facility for Gender Equality is a platform on gender that generates and shares evidence-informed solutions with international financial institutions, governments, and other development partners to influence policy dialogue at the country level by making data and evidence available, improving development financing design through knowledge

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58 In May 2022, the Building Back Better: Advancing Gender Equality for a More Resilient Future Summit held in Cairo focused on the care economy, climate change, and digitization. It featured a plenary that the WBG organized on how to accelerate women’s participation in the labor force and invest in a more-equitable care economy. It highlighted key barriers to and opportunities for accelerating women’s empowerment at work, with an emphasis on care.

Sources: Bangladesh Country Gender Assessment 2021; Bangladesh Country Gender Assessment 2021
generation, and increasing awareness of and demand for gender-smart approaches.

UN agencies are partners on policy, analysis, and client support, particularly in fragile and conflict-affected countries. At an institutional level, there is a structured partnership with UN Women, although partnerships are most common at the country level (Box 5). In 2021, the WBG and UN Women launched an open-access course on gender equality in transportation (UN Women 2021b) and a report on ensuring economic and political opportunities for all women in Lebanon (World Bank and UN Women 2021). The WBG–United Nations High Commissioner for Refugees (UNHCR) Joint Data Center on Forced Displacement aims to improve the quality and quantity of data for evidence-based policy decisions and response to global refugee crises. Both institutions are building on their ongoing joint initiatives on forced displacement, including analytical work, collaboration with governments, microdata collection, and joint missions. The WBG-UNHCR Strengthened Partnership for Addressing Forced Displacement, part of the Global Compact on Refugees provides complementary tools and approaches to support host countries and refugee self-reliance. The World Bank has a representative on the UN Women Count Steering Committee and works closely with UN agencies as part of IAEG-GS (the Inter-Agency Expert group on Gender Statistics chaired by UN Stats).

An evolving landscape of committed actors is expanding opportunities for effective partnerships. Public and private sector leaders have embraced the economic and social imperatives of increasing gender equality and empowerment. The past few decades have also witnessed a growth of private sector actors in development assistance to support gender equality. There is a growing sense of urgency on the need to accelerate gender equality which has created more opportunities to partner and collaborate with a wide variety of actors. For example, experience in implementing interventions at the local level have demonstrated the value of building coalitions to advance positive change. The WBG will continue to collaborate with nongovernmental organizations, civil society organizations, academia, and other local and community-based partners to help close gender gaps and empower women and girls.

Box 5. World Bank Group (WBG)—United Nations Cooperation on Gender Equality

The WBG and UN agencies work together on national and regional operations with high potential impact on gender equality. For example, the World Bank, the UN Population Fund (UNFPA), and the West African Health Organization supported the 2015 launch of the Sahel Women’s Empowerment and Demographic Dividend project, a regional flagship initiative to accelerate demographic transition in the Sahel by creating conditions conducive to girls staying in school longer and marrying and having children later. UNFPA and the West African Health Organization continue to oversee technical aspects and coordination, and the Bank provides financial support. Other recent operations include a 2021 project to upgrade health care facilities and strengthen provision of sexual and reproductive health services in Bangladesh, with UNFPA as an implementing partner. Canada and Norway support the WBG Mashreq Gender Facility program.

59 The Umbrella Facility for Gender Equality operates in a multi-year framework, addressing medium- and long-term obstacles to gender equality in alignment with the 2016-23 WBG Gender Strategy.

60 For instance, from fiscal 2016 to 2021, $3.72 billion in IDA financing has been implemented with support of UN partners ($1.2 billion indirect financing; $2.5 billion direct financing). Through indirect financing, the WBG has negotiated standard forms of agreement with 12 UN agencies. Some UN agencies have also been direct recipients of IDA grants to support implementation of projects or activities within projects in difficult environments.

61 Its executive director is a permanent member of the WBG Gender and Development Advisory Council and an observer on the governing committee of the Women Entrepreneurs Finance Initiative.
3. Looking Ahead

The reflections on global progress and the WBG’s engagement on gender and development will serve as the foundation for the new WBG Gender Strategy (2024–30). The stock take of global progress indicates that many of the targeted outcomes from the previous strategy—on human endowments, jobs, assets, and voice and agency—remain highly relevant and take on new urgency in the current global context. Global progress has been too slow, and fragile, however, and accelerating the pace will require concerted efforts to address constraints across multiple fronts. An increased emphasis on women’s empowerment and promoting greater women’s leadership and decision-making will unleash greater opportunities and will help drive change.

Ending extreme poverty and overcoming the headwinds of multiple overlapping crises will be impossible without accelerating progress on gender equality and the empowerment of women and girls. Gender equality is a development outcome in its own right but can also serve as an accelerator for other development priorities. With continued investment in analytics and evidence, greater emphasis on leadership and social norms to complement changes in policies and programs, and collective effort by partners across the public and private sectors, civil society, and development partners, gender equality is a goal that can be achieved together.


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Annex A: Progress over time in Gender Equality

1. Human Endowments

The last decade has brought significant gains in gender equality in the domains of education and health. Collectively these gains can be seen in progress among girls in their Human Capital Index (HCI), defined as the amount of human capital a child born, in a given year, could expect to attain by age 18. By 2020, girls had a higher HCI than boys in over 90 percent of countries with sex-disaggregated data, catching up with and even overtaking boys in secondary education in most regions (Figure 1A).

1.1 Education

The global average gender gap in primary school enrollment rate has closed substantially since 2000, as shown in Figure 2A. Girls seem to be catching up to boys due to higher rates of enrollment among girls who are beyond primary school age—at least through 2017 and the gap widens thereafter. Primary school completion rates are close to gender parity with a gap of 1-2 percentage points in 2012 (around 87 and 88 percent for girls and boys, respectively) (Figure 3A). Notably, most of this improvement is driven by an increase in completion rate among girls. Gender parity has been achieved in secondary enrollment rate; although, regional disparities persist (Figure 4A).


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62 The Human Capital Index (HCI) measures the expected productivity as a future worker of a child born today. It is a function of education and health, underscoring their importance for the productivity of people. It ranges between 0 and 1, where 1 indicates the benchmark of complete education and full health.

63 Net enrollment refers only to pupils of official primary school age, whereas gross enrollment includes pupils of any age. Net enrollment rates below 100 per cent provide a measure of the proportion of primary school age children who are not enrolled in primary school.
The most noteworthy progress has been in tertiary school enrollments. As shown in Figure 5A, over the past decade, females’ tertiary enrollment rates have exceeded those for males in tertiary education, especially after 2012. Women’s advantage in tertiary enrollments is found in all regions except AFR, where enrollments for both males and females are low (Figure 6A).

A gap of at least two percentage points has been stubborn since about 2003 (4.6 percent for women and 6.7 percent for men), peaking at three percentage points from 2011-2015. Despite growing advantage in higher education, women remain at a disadvantage in economic opportunities in all regions.

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**Figure 2A** Primary school enrollment rates by gender (Gross)

**Figure 3A** Primary completion rates by gender

**Notes:** The chart above plots the ratio of total enrollment, regardless of age, to the population of the age group that officially corresponds to the level of education shown (gross rate). Source: UNESCO Institute for Statistics. Sample: Countries belonging to the lending categories IBRD and IDA. Retrieved from Gender Data Portal. Accessed: May 2022.

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**Figure 4A** Secondary school enrollment rates by gender (Gross)

**Figure 5A** Tertiary school enrollment rates by gender (Gross)

**Notes:** The chart plots the ratio of total enrollment, regardless of age, to the population of the age group that officially corresponds to the level of education shown (gross rate). Source: UNESCO Institute for Statistics. Retrieved from Gender Data Portal. Accessed: May 2022. Sample: countries belonging to the lending categories IBRD and IDA.
Notes: The chart plots the ratio of total enrollment, regardless of age, to the population of the age group that officially corresponds to the level of education shown. Source: UNESCO Institute for Statistics. Retrieved from the Gender Data Portal. Accessed: May 2022. Sample: countries belonging to the lending categories IBRD and IDA.
1.2. Reproductive health

There has been notable improvement in reproductive health. An important indicator of this progress is the drop in the global maternal mortality ratio (MMR), which has continued to decline in developing countries in the last decade at only a slightly lower rate than during the previous decade and MMR in Africa region remains particularly high (Figure 7A).

The total fertility rate (TFR) also has improved in the last 10 years among IBRD and IDA countries (Figure 8A), despite a slight decrease in the rate of decline compared to the previous decade. While 2000-2010 saw the TFR drop from 2.89 to 2.65 births per woman (a change of 0.24 births per woman), between 2010-2020 it had fallen to around 2.53 births per woman (a change of 0.21). Total fertility rate in AFR region has declined but remains significantly higher than the global average. A major remaining challenge, however, is that more than 200 million women in developing countries want to avoid pregnancy but don’t have access to modern contraception.64

Notes: The chart plots the ratio of the number of women who die from pregnancy-related causes while pregnant or within 42 days of pregnancy termination per 100,000 live births. The data are estimated with a regression model using information on the proportion of maternal deaths among non-AIDS deaths in women ages 15–49, fertility, birth attendants, and GDP measured using purchasing power parities (PPPs). Sample includes countries from IBRD and IDA lending categories. Source: Estimates developed by the UN Inter-agency Group for Child Mortality Estimation (UNICEF, WHO, World Bank Group, UN DESA Population Division) at www.childmortality.org. Retrieved from the Gender Data Portal. Accessed: May 2022


Sample: Countries belonging to the lending categories IBRD and IDA

64 Singh et al, 2014
2. More and better jobs

Gender gaps in share of youth not in employment, education, or training (NEET) has narrowed—albeit slightly—over the past decade and remain particularly wide in SAR and MENA region (Figure 12A-13A). The ratio of female-to-male youth unemployment is highest in MNA, with female unemployment youth rising to more than twice that of male for at least three years in the past decade (Figure 15A).

Figure 9A  Share of youth NEET (%) — EAP region

Figure 10A  Share of youth NEET (%) — ECA region

Figure 11A  Share of youth NEET (%) — LAC region

Figure 12A  Share of youth NEET (%) — MNA region
Notes: The NEET chart plots percentage of female and male population between the ages of 15 and 24 who are not in employment, education, or training. Youth not in education are those who were neither enrolled in school nor in a formal training program (e.g., vocational training) during a specified reference period (e.g., one week). The series is part of the ILO modelled estimates and is harmonized to account for differences in national data and scope of coverage, collection, and tabulation methodologies as well as for other country-specific factors. Aggregation method: Weighted average. Source: Elaboration of International Labor Organization, ILOSTAT. Sample: countries belonging to the lending categories IBRD and IDA. Accessed: May 2022 Updated data points accessible on the Gender Data Portal.

Notes: The chart plots the regional Ratio of female to male youth unemployment is the percentage of female to male youth unemployment rates (modeled ILO estimates. Source: International Labor Organization, ILOSTAT database. Accessed May 2022. Data retrieved from the Gender Data Portal. Sample: countries belonging to the lending categories IBRD and IDA.
3. Ownership and control over assets

3.1 Ownership of Account

Women’s ownership of accounts at formal financial institutions has been rising over time, as have men’s; however, the gender gap has remained fairly the same (Figure 16A). Strikingly, the gender gap in ownership of mobile accounts has increased over time (Figure 17A). Both men’s and women’s rates have been increasing over time although gender gap has widened. Figures 18A-23A and Figures 24A-29A show regional differences between men and women in ownership of an account at a FFI and a mobile account, respectively.

![Figure 16A Ownership of account in formal financial institutions](chart)

Note: the chart shows the share of adults on the total of the population (ages 15 and above) that report to have an account at a formal financial institution. Source: Global Findex database. Data retrieved from the Gender Data Portal.

![Figure 17A Ownership of Mobile Accounts](chart)

Note: The chart shows the share of adults on the total population (ages 15 and above) that have a mobile account but not a formal account. Source: Global Findex database. Data retrieved from the Gender Data Portal.

![Figure 18A Account at FFI — EAP](chart)

![Figure 19A Account at FFI — ECA](chart)

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**Note:** The Global Findex databases defines account ownership as having an individual or jointly owned account either at a financial institution or through a mobile money provider. FFI account ownership includes accounts at a bank or another type of formal, regulated financial institution, such as a credit union, a cooperative, or a microfinance institution.
Figure 20A Account at FFI — LAC

Figure 21A Account at FFI — MNA

Figure 22A Account at FFI — SAR

Figure 23A Account at FFI — AFR

Figure 24A Account at mobile institutions — EAP

Figure 25A Account at mobile institutions — ECA
3.2 Borrowing

The average share of adults reporting borrowing from a financial institution or using a credit card—in IBRD and IDA countries—has remained largely stable between 2014 and 2021 with women remaining less likely than men to access formal credit. Borrowing from informal channels or from family and friends remain the most common source of access to credit, especially for women.

Note: We present these analytics for the 3 years separately, i.e., 2014, 2017, and 2021, since there are differences in the questions on borrowing behavior in the past 12 months across the three surveys. Consequently, it’s not possible to make direct comparisons. To make the comparison easier, statistics on borrowing patterns are computed first at the country level (using sampling weights) and aggregated at the global level using adult population as weight (separately for the world and for IBRD and IDA countries).

Figure 30A Share of adults borrowing by source (weighted average) YEAR=2021

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66 Across the years, the Findex survey questions have changed regarding the source of informal borrowing, see the notes of the charts below.

67 Data for 2011 on formal borrowing do not include the use of a credit card, so the comparison is not possible.
Annex A: Progress over time in Gender Equality

Figure 31A  Share of adults borrowing by source (weighted average) YEAR=2017

![Bar chart showing the share of adults borrowing by source (weighted average) for 2017. The chart distinguishes between borrowing formally, informally, and from friends, for both female and male adults.]

Figure 32A  Share of adults borrowing by source (weighted average) — IBRD and IDA countries YEAR=2014

![Bar chart showing the share of adults borrowing by source (weighted average) for 2014 for IBRD and IDA countries. The chart distinguishes between borrowing formally, informally, and from friends, for both female and male adults.]

Note: The charts show the share of adults on the total of the population (ages 15 and above) that borrowed in the past 12 months: formally (which includes all adults who borrowed any money from a financial institution or through the use of a credit card), informally (includes all adults who borrowed any money from an informal savings/group club but not formally), and from friends (which includes all adults who borrowed any money from family and friends but not formally or informally). Source: Global Findex database.
4. Voice and Agency: Gender Based Violence

In this section, we report regional averages of key GBV indicators. As data are available for a limited number of countries, for each country we use the latest estimate available between 2010 and 2020.

4.1 Intimate Partner Violence

Figure 33A shows the regional averages of ever-married women who have ever experienced IPV (age 15-49). Among African countries, Sierra Leone and Democratic Republic of Congo reported the highest rates (51.7% and 50.7% respectively), while SAR regions, 50.8% of Afghanistan women reported to have experienced IPV at one point.

Figure 34A shows the regional average of the percentage of women (age 15-49) who ever experienced physical or sexual violence. Countries with the highest prevalence are located in AFR (Sierra Leone 62% and Kenya 60%) and SAR regions (Afghanistan 53%).

Figure 35A reports the regional averages of the percentage of women who agree that a husband is justified in hitting or beating his wife for at least one specific reason. EAP and AFR countries report the highest prevalence (Mali 79%, Papua New Guinea, 68.9%)

Figure 36A reports the regional averages of the percentage of ever-married women who have ever experienced any physical or sexual violence who sought help to stop violence, with SAR and MENA regions reporting the lowest rate.

4.2 Child marriage

Figure 37A shows the regional averages of the percentage of young women aged 20-24 who were first married by exact age 15. The 10 countries with the highest prevalence are in the AFR (Chad, 29.7%, and Niger 28%) and in the SAR (Bangladesh 19.3% and Afghanistan 8.8%).
Annex A: Progress over time in Gender Equality

Figure 35A Wife beating justified for at least one specific reason

Notes: The charts plot the percentage of who have ever experienced physical or sexual violence (ages 15–49). Source DHS. Sample: 49 countries with last survey data available between 2010 and 2020.

Figure 36A Sought help to stop violence

Notes: The charts plot the percentage of who have experienced any physical or sexual violence who sought help to stop violence (ages 15–49). Source DHS. Sample: 48 countries with last survey data available between 2010 and 2020.

Figure 37A Young women (age 20–24) first married by exact age 15

Notes: The charts plot the percentage of women (aged 20–49) who were first married or lived with a spouse or consensual partner by age 15. Source: DHS. Sample: 60 countries with last survey data available between 2010 and 2020.
Gender Equality in Development: A Ten-Year Retrospective
Annex B: Leveraging the learning-adapting-expanding approach to tackle gender gaps

This review looks at how the World Bank Group has used its learning-adapting-expanding approach to tackle persistent gender gaps across the four pillars of the World Bank Group Gender Strategy.

Human Endowments

The recent COVID-19 pandemic threatens advancements made in education and health, especially among adolescent girls. The need to innovate and adapt is paramount. Box B.1 provides an example of how the World Bank Group has adopted a cycle of testing, iterating, and replicating to adjust operational design and scale up or replicate programs targeted at adolescents to enhance impact.

The World Bank Group response to recent changes in global landscape is helping to address the disproportionate impact of the COVID-19 crisis on women. Examples include the Bangladesh Covid-19 Emergency Response and Preparedness Project, the Sri Lanka COVID-19 Emergency Response and Health Systems Preparedness Project, and several educational projects in Uganda, Ethiopia, Benin, Pakistan, and Bangladesh promoting advocacy campaigns about girls’ re-enrollment in schools. Sahel Adaptive Social Protection programs in Burkina Faso, Mauritania, Niger and Senegal have been augmented with an integrated set of productive inclusion measures tailored to the needs of cash transfer recipients, 90 percent of whom are women, and to promote climate resilience and empowerment. In the Solomon Islands, community driven development approaches are being adapted to help mitigate the social and economic risks of COVID-19 facing refugees and host communities. Support is targeted at vulnerable groups, including women and unemployed youth.

More and Better Jobs

Gender gaps in employment, productivity, and earnings have been consistently stubborn over the last decade, especially in SAR and MNA. The World Bank Group has adopted a multi-pronged approach to address an array of constraints faced by women in entering and staying in the workforce. This includes designing social protection programs that bundle cash transfers with complementary training and psychosocial interventions aimed at boosting women’s economic empowerment. The Bank Group also works to promote policies that embrace flexible working arrangements, effective anti-sexual-harassment mechanisms, and childcare services (Boxes B.2 and B.3); engage men and women together to positively impact intra-household division of labor and care responsibilities; and circumvent collateral requirements through credit scoring using psychometrics.69

68 See also, IFC’s Tackling Childcare initiative

69 Several projects are integrating gender in emerging development priorities. For example, the Dominica Emergency Agricultural Livelihoods and Climate Resilience IFP supports women farmers through training on climate resilience technologies and the provision of productive assets and inputs, while the Nigeria Livestock Productivity and Resilience Support Project supports women in acquiring livestock, accessing productive services, and improving their agency in livestock value chains to boost food production. It has taken on board the Africa GIL diagnostic, Closing Gaps, Increasing Opportunities.
Box B.1: Sahel Women’s Empowerment and Demographic Dividend Project

The Sahel Women’s Empowerment and Demographic Dividend (SWEDD) regional initiative was launched in 2015 by the UN and the World Bank Group in six Sahel countries: Burkina Faso, Chad, Côte d’Ivoire, Mali, Mauritania and Niger. It aims to accelerate the demographic transition by creating conditions for girls to stay longer in school and delay marriage and childbearing. In its first five years, SWEDD supported 160,000 girls with scholarships, trained over 20,000 young women in non-traditional professions that bring them into higher income-earning opportunities, established 3,400 safe spaces for 120,000 out-of-school adolescents, and trained 24,000 husbands/future husbands to help increase men’s participation in household tasks. The project also invested in strengthening the capacity of strategic regional partners, including West African Health Organization (WAHO) and the African Union.

Testing and iterating: SWEDD set up new impact evaluations to position itself as a learning project. Since the early design stage of the project, Africa GIL joined the SWEDD project team to provide technical inputs based on rigorous global evidence of adolescent girls’ projects, which reveals gains in women’s earnings, employment, and sexual and reproductive health. Further, additional evidence from a safe space intervention in Sierra Leone demonstrates that adolescent empowerment programs can help young girls build resilience to pandemic and conflict shocks (Bandiera et al 2020). This evidence is especially relevant to designing strategies that can help slow down deceleration in achievement of human endowments in the aftermath of COVID-19.

Scale-up and replication: These promising results sparked client demand for adolescent empowerment programs. In 2019, World Bank Group approved $376 million in new funds for SWEDD II to scale up activities in Chad, Côte d’Ivoire, Mali, and Mauritania and expand into Cameroon and the Republic of Guinea. SWEDD II tests a new generation of interventions that are deploying a psychology-based training to promote an entrepreneurial mindset, engaging men versus providing childcare services to shift norms and time allocation, and providing holistic menstrual hygiene management support. Other important components that SWEDD II focuses on strengthening the legal frameworks that support women’s right to health and education, eliminating GBV, and bolstering collaboration among legal professionals, parliamentarians, and religious and traditional leaders. In FY22, a new generation of education programs that include safe-space interventions were considered in Angola, Tanzania, and Nigeria. Expansion to SWEDD III is also being considered with strong emphasis on country-driven agendas, cross-country learning agenda, and multi-sectoral projects.

Ownership and Control over Assets

One of the key constraints to women’s financial inclusion is lack of accounts at formal institutions and lack of collateral. These constraints are especially salient for women entrepreneurs whose dependence on assets for collateral is critical. The World Bank and IFC work together with external partners to devise solutions to such constraints (Box B.4).

Voice and Agency

Expanding women’s agency and their ability to make decisions is key to improving their lives. Among various initiatives to strengthen women’s voice, the World Bank Group published a report in 2014, Voice and Agency — Empowering Women and Girls for Shared Prosperity, which seeks to collate global knowledge on this front, shed light on nature of constraints faced by women and girls, and identify promising
Box B.2: SheWorks initiative

Partnerships with the private sector are critical to advancing economic opportunities for women. Following the success of the IFC-led SheWorks global private sector partnership launched in 2014, the SheWorks Sri Lanka partnership was established in March 2018. It is a collaboration of 15 leading Sri Lankan companies spread across priority sectors, such as garments and apparel, tourism, information technology, banking and finance, as well as male-dominated sectors, like automobiles and manufacturing. The aim is to create a demonstration effect in the country, by helping companies identify and implement gender-smart policies and practices to foster more equal and inclusive workplaces.

As a prerequisite, each member had to make a minimum of three gender-smart commitments:

» Increase women’s business leadership (e.g., offer a mentorship or leadership program)
» Ensure recruitment and retention of women in the workplace (e.g., identify and implement gender-smart solutions around flexible working)
» Explore employer-supported childcare (e.g., conduct a childcare needs assessment and put childcare services into action)
» Promote effective anti-sexual harassment mechanisms
» Support women in the value chain as employees and entrepreneurs
» Foster the company’s leadership and commitment to women’s employment as a smart business strategy

More than 170,000 employees are benefiting from greater employment and advancement opportunities. Member companies have achieved five key business results over a two-year period:

1. 12 percent increase in women employed, equating to over 12,000 more women employed
2. Increase in the share of women in non-traditional job roles and sectors: 12 companies have increased the number of women in non-traditional roles. For example, the South Asia Gateway Terminal company operating in the shipping and logistics industry registered an increase in the total share of women executives from 17 percent to 28 percent.
3. One-third increase in the share of women on boards of directors and a 21 percent increase in the share of women in leadership roles
4. More parents stay employed due to employer-provided childcare support: eight companies that signed up for this commitment have introduced at least one initiative to support the childcare needs of their employees (such as maternity benefits, paternity, or establishing a lactation room).
5. 12 companies have created more respectful and supportive workplaces.

opportunities to bring about a transformative change. The report also underlines the vital role information and communication technologies can play in amplifying women’s voices, expanding their economic and learning opportunities, and broadening their views and aspirations.

A wide range of operational work has been implemented to promote women’s leadership, for example, the Egypt RISE project, IFC’s Women on Boards and in Business Leadership, and the Waka Mere initiative. MIGA continues to sponsor its flagship annual Gender Leadership Award to recognize senior managers with
Box B.3: Youth Employment & Skills Development Project (PEJDC)

The IDA-funded Burkina Faso PEJDC project is a public works program approved in 2013 to address youth unemployment in the country, especially among vulnerable groups. The public works include construction of bridges and rural roads, maintenance of streets, administrative places and urban roads, and reforestation. Early on, the project found that many young mothers were not able to find childcare, so they were either forced to pass on the opportunity or bring their children to the worksite where they would often be left unattended.

Focus group discussions and interviews with participants led to an innovative intervention: creation of mobile crèches, or day care centers, that followed women as they moved from one worksite to another. Full-coverage tents or existing safe spaces were designed specifically for children ages 0–6, along with nutritious meals, low-cost toys and learning materials, and information for parents on childcare and nutrition. Each childcare center was operated by 7 to 10 caregivers, who received three days of training. The crèches offered a childcare solution that not only kept children safe and provided them with meaningful care and stimulation, but also enabled their mothers to benefit from temporary work opportunities. The Burkina Faso government and other partners joined the World Bank team in setting up pilot units across three locations, funded in part by the Umbrella Facility for Gender Equality. The mobile childcare pilot was subsequently scaled up to 20 sites.

A recent impact evaluation study conducted to assess effects of this intervention finds that 25 percent of eligible women took the opportunity to use the mobile crèches, which tripled the use of childcare centers for children ages 0–6 years old. These effects are persistent and extend beyond the public works program, which suggests that initial exposure to childcare centers generates lasting demand. The study also finds improved employment outcomes for women and positive effects on their financial resilience and savings. Children experienced improved development scores, driven by improvements in gross and fine motor skills. These promising findings have led to adoption of this mobile crèche model in other contexts, including Cameroon, Madagascar, Ethiopia, and Democratic Republic of Congo.

The World Bank Group has rapidly moved beyond mitigation by leveraging research, staff engagement, and operations across sectors to address the drivers, risk factors, and consequences of GBV using innovative, evidence-based approaches.
Box B.4: Women Entrepreneurs Finance Initiative (We-Fi)

Women entrepreneurs around the globe are creating jobs, driving prosperity in their communities, strengthening industries, and fueling innovation. Yet in many low-income countries, they often face severe financial, legal, cultural, and social barriers. Moreover, the COVID-19 pandemic has amplified existing inequalities disproportionately impacting women-led businesses. The largest effort singularly focused on women entrepreneurs housed at the World Bank Group is the Women Entrepreneurs Finance Initiative (We-Fi). This financial intermediary facility is supported by 14 donor governments and works with seven MDBs, including the World Bank and IFC, as implementing partners. We-Fi empowers women in four key areas:

1. Increasing access to finance, by providing capital, risk mitigation and capacity building to enable financial institutions to expand women's access to finance
2. Increasing access to markets, by enhancing linkages between MSME buyers and suppliers and helping them better compete in supply chains
3. Increasing access to training, mentoring and networks
4. Improving the industry environment, by helping governments ease the legal and regulatory constraints and gender biases that make running a business difficult for women

Since its launch in 2017, We-Fi has allocated $354 million to programs and expect to leverage an additional $3.5 billion. To date, the We-Fi portfolio encompassed activities in 55 countries; two-thirds of which are in low income (IDA-eligible) and fragile countries where women-led SMEs (WSMEs) are the most vulnerable. We-Fi programs have benefitted over 11,000 WSMEs with financial and non-financial support. As an implementing partner, the World Bank has led many successful We-Fi projects linked to operations, including the following:

» In collaboration with Access Bank and the Development Bank of Nigeria (DBN), a digital cashflow lending product was launched to reduce the reliance on collateral and allow WSMEs to apply for loans on their phones. It provided 1,400 WSMEs with loans in less than a year, mobilizing $6.9 million in additional financing and incentivizing three institutions to put in place a system for capturing and reporting sex-disaggregated data.

» The World Bank Group has partnered with international shipper UPS to train WSMEs in the MNA region on using e-commerce platforms to boost sales and adapt to consumer demand during the COVID-19 pandemic. Through reform and market advisory work, the program has mobilized $71 million in additional financing for WSMEs, reached 678 WSMEs, and enacted two legal reforms to promote an inclusive e-commerce environment.

» The World Bank's Women, Business and the Law initiative has developed recommendations for 12 countries on removing barriers to women's entrepreneurship (for example, in Pakistan and Senegal).
by actions and indicators that meet the gender tag (Box B.5). The Bank Group is also expanding technical expertise on GBV by building its Community of Practice and offering staff evidence, tools, solutions, and good examples through the new Gender Tag GBV Dashboard, the Violence Against Women and Girls resource guide and the Development Marketplace.

Leveraging women’s and girls’ voice and agency in decision making, and leadership can improve resource management, lower environmental damage, and land fragmentation, promote environmental stewardship, and increase resilience. An example of an intervention aiming to foster women’s access to leadership opportunities in climate action is the Costa Rica Sustainable Fisheries Development Project.

IFC has increased efforts to address GBV in the workplace through action plans, sector briefs, case studies, and tool kits developed for client use. It has also adopted enhanced screening and assessment of investments made to mitigate risk of GBV. It works with private sector through its Respectful Workplaces Program, which includes over 30 businesses.

Similarly, MIGA has strengthened its work on GBV issues. MIGA has introduced a GBV risk identification and management process through the development and implementation of a new web-based GBV tool, which provides technical GBV guidance for Environmental and Social Specialists. It builds on IFC’s tools and offers a streamlined approach to help manage GBV risks in MIGA’s portfolio. MIGA has added to its staff a GBV specialist and is scaling up staff knowledge and skills to enable GBV assessments of projects and to support clients in developing mitigation measures.

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**Box B.5: Bangladesh: Health and Gender Support Project for Cox’s Bazar District**

By December 2019, Bangladesh had hosted around 1.1 million displaced Rohingya People in Cox’s Bazar district in Chattogram division, placing immense strain on existing infrastructure and social service delivery and increasing the risk of GBV and exposure to infectious diseases, like diphtheria. A survey conducted in 2015 found that 48 percent of married women in the host community in Chattogram division experienced violence. GBV response services were provided at one one-stop crisis center and two one-stop crisis cells; however, these were not adequate to cover the total need for service provision.

In response, the Health and Gender Support Project, approved in 2020, aims to strengthen GBV response services at different tiers of health facilities. Working in partnership with WHO, UNICEF, UNFPA and the IOM, and in coordination with local NGOs, the project supports expansion and training of critical health staff and deployment of a standardized and integrated package of services across both health nutrition and population and GBV, including psychosocial counselling, provision of emergency contraceptives, and referral to other health centers. In tandem, the project is promoting GBV prevention through information dissemination using a network of community volunteers and support groups and through behavior change communication campaigns.

By April 2022, 28 health facilities were providing GBV response services, compared to only three in 2019. The rising incidents of GBV fueled by the ongoing COVID-19 pandemic and associated lockdowns resulted in an increase in the demand for GBV services provided through the project, thereby increasing service utilization through health facilities. Only major cases are now referred to the one-stop crisis center, as less severe cases can now be treated through the health system and one-stop crisis cells. The number of women and girls within the the displaced Rohingya population receiving psychosocial counseling services has increased by 58 percent.