Piecing Together
Gender Equality:
Gender, Development, and IDA
No country, community, or economy can achieve its potential while disparities persist between men and women, boys and girls. Gender equality and empowerment put countries on a sustainable path toward more diversified economies, higher levels of productivity, and better prospects for the next generation.

IDA is one of the key vehicles to advance gender equality globally. It has been a platform to develop stakeholder consensus; it supports global commitments including those under Sustainable Development Goal 5 (SDG 5) on gender equality; and it anchors the World Bank Group (WBG) Gender Strategy. And since IDA introduced Gender and Development as a Special Theme in 2012, IDA has worked hand-in-hand with clients to deliver outcomes.

IDA has long recognized and underscored gender equality as critical for development.
Over the last decade, IDA has elevated Gender and Development to be a central feature of World Bank support in the poorest countries. The nature and ambition of IDA support has evolved over time, with an initial focus on developing strategic approaches evolving into tangible action on the ground that enables clients to deliver on development outcomes. This has included measures to better monitor progress toward outcomes, integrate gender analysis and programming in country strategies, improve the collection of sex-disaggregated data, and address gaps in fragile and conflict-affected situations (FCS).
A PATHWAY TO OUTCOMES

% of new operations that seek to close gender gaps in development outcomes

- **IDA 20** (FY23-25): RAISES AMBITION, IDENTIFIES OUTCOMES, AND TRACKS ACTION TO FURTHER CLOSE GENDER GAPS
  - Built on the past trajectory to introduce the most ambitious commitments yet. The theme supports more countries on more topics at the forefront of economic empowerment, including around childcare, productive economic inclusion, facilitating entry of women into higher-skilled jobs, gender-based violence (GBV), and reforming fiscal policy and budget systems.

- **IDA 19** (FY21-22): POLICY COMMITMENTS ADDRESSED AREAS HIT HARDEST BY COVID-19 CRISIS
  - Further increased ambition to support systemic approaches, especially in economic opportunity. Emphasis was on digital development, higher-skilled jobs, strengthening land rights, and GBV prevention and responses beyond FCV.

- **IDA 18** (FY18-20): GREATER FOCUS ON OPERATIONS AND COMMITMENTS IN NEW SECTORS
  - Operationalized the WBG Gender Strategy with concrete objectives in the economic sphere, emphasizing jobs and access to finance, GBV prevention and response in FCV, and accelerating progress toward SDG5.

- **IDA 17** (FY15-17): COMMITTED TO A CORPORATE GENDER STRATEGY AND ALL IDA COUNTRY PARTNERSHIP FRAMEWORKS (CPF) TO INCORPORATE GENDER CONSIDERATIONS
  - Committed to developing a new corporate Gender Strategy, improved collection of sex-disaggregated data, and strengthened the knowledge base of what works, and set new targets for deeper country dialogue through CPFs and updated Regional Gender Action Plans.

- **IDA 16** (FY12-14): GENDER INTRODUCED AS A SPECIAL THEME, RAISING THE BAR ON GENDER EQUITY
  - Gender and Development became an IDA Special Theme, elevating gender as a priority. Focusing on developing Frameworks for action. It developed regional gender action plans, emphasized health and education, and established a monitoring framework to track basic gender mainstreaming.
Lao PDR: Two-thirds of girls aged 3-5 in targeted districts attended new pre-primary schools, which led to higher retention rates in early primary school.

Albania: Supported law to require co-ownership of property when owners are married and introduced childcare subsidies for vulnerable women registered with National Employment Service.

Pakistan: Adopted 10 new laws to improve rights and conditions for home-based workers, including access to social security, fair wages, and childcare.

Haiti: Trained 8,000 women in male-dominated sectors such as road maintenance and construction, creating 6,000 direct jobs and generating 176,500 days of work for women.

Rep. of Yemen: Supported 4m women with emergency safety net support, 675k women and children with nutrition services, and over 100,000 women with direct employment in a conflict situation.

Lao PDR: Two-thirds of girls aged 3-5 in targeted districts attended new pre-primary schools, which led to higher retention rates in early primary school.

There have been 739 million direct female beneficiaries of IDA support since 2015 for selected indicators, exceeding the female population of Africa. This has been a rising trend across IDA cycles.

**RESULTS**

739 MILLION

DIRECT FEMALE BENEFICIARIES

**GIRLS & WOMEN SUPPORTED HAS DOUBLED SINCE IDA17**

**IDA17**

61m beneficiaries per year

**IDA18**

81m beneficiaries per year

**IDA19**

139m beneficiaries per year
BANGLADESH
Building a New Future for Women

Bangladesh has greatly expanded economic opportunity for women over the last several decades. IDA has been a key partner on this journey, providing technical, financial, and analytical support.

Female labor force participation increased from 32 percent to 38 percent in the last decade, and women’s financial inclusion has skyrocketed, with mobile money accounts rising from 2 to 20 percent over seven years. Women are breaking into male-dominated sectors, like information technology.

THREE PILLARS OF IDA SUPPORT

IDA has helped Bangladesh achieve gender parity in secondary school—girls’ enrollment has risen from 4 million to 9 million, and early marriage reduced. The current program that targets poor children—boys and girls—reached 3.5 million in a single year and has also improved retention, including through health and hygiene for girls.

IDA has helped translate education gains into more and better jobs. An IDA17 operation reached nearly 1 million poor women in rural areas with livelihood support, agricultural outreach, small-scale infrastructure, and youth skills, and average household income rose almost 80%. An IDA19 operation is already helping 750,000 entrepreneurs—more than 90 percent of them women—access technical and leadership skills, technology, and finance.

IDA is addressing key obstacles to women working. A policy operation on jobs helped set the framework to regulate childcare services and maternity leave and set up a mechanism to report sexual harassment. And new operations are seeking to address dangers in commuting, investing in safe mobility for women.

Despite these gains, labor force participation remains half that of men and women’s employment tends to be informal and home-based. Bangladesh still has a long way to go before girls and women enjoy truly equal opportunity. IDA will continue to be a committed partner toward attaining that goal.
ZAMBIA
Supporting girls today, and tomorrow

Girls in Zambia face staggering odds. A majority live in extreme poverty; three-quarters drop out before completing secondary education; one in three marry before 18 years of age; and almost 40 percent of the population think it justifiable for a husband to beat his wife. A girl’s employment will most likely be in the informal sector, with income too low to pull her family out of poverty.

Since 2015, IDA has partnered with Zambia to help the country’s most disadvantaged girls and women beat these odds. The centerpiece of IDA support—the Girls’ Education and Women’s Empowerment and Livelihoods project, or GEWEL—uses evidence to tackle these challenges head-on. It builds on experiences from IDA support in eight countries, reflecting lessons from rigorous evaluations and a focused assessment on the main constraints that Zambian women faced in their livelihood activities.

On education, GEWEL provides bursary support to adolescent girls in extremely poor households—100,000 to date—significantly reducing the dropout rate. It is also piloting an initiative to reduce GBV risks and empower girls through a holistic approach involving safe spaces where children receive training on life skills and sexual and reproductive health services, as well as engagement with school administration and community members to raise awareness on GBV and shift mindsets around gender norms.

The livelihoods component targets poor and vulnerable women with skills (life and business), capital (one-time productive grants), savings (training and organized savings clubs), and mentoring and peer support. It engages men to gain buy-in. Productive grant and savings groups have large positive effects: a 24 percent reduction in food insecurity; a 44 percent increase in expenditure on income generating activities; and a 63 percent increase in business profits.

Beating the odds in Zambia remains a challenge, but support through GEWEL puts girls on the step ladder to empowerment and independence.
CAMBODIA
Tackling the Most Critical Challenges for Female Workers and Businesses

In Cambodia, women are innovators and change agents, and IDA is partnering with the government to remove obstacles to their full economic participation, delivering sustainable, high-impact outcomes.

IDA resources are expanding women’s access to finance and livelihood opportunities. 61 percent of all registered businesses in Cambodia are female-owned, but only 3 percent of female entrepreneurs had access to formal credit in 2017, with unmet demand estimated at $4.2 billion. Targeted IDA interventions are addressing this challenge with:

- Support for informal micro-businesses and self-employed women in rural areas through 975 self-help groups, improving income generation for 11,405 beneficiary households. Group members, of whom 89 percent are women, received support in accessing finance, skills, technologies, and markets.
- Guarantees for $30 million in new loans to assist women-owned or led SMEs, enabling them to access finance during the COVID-19 recovery.
- Access to a $150 million tourism recovery co-financing scheme, with 42 percent of the loans (as of October 2022) going to female-owned businesses.

IDA is also beginning to address broader barriers to women’s employment like affordable and quality childcare provision. It is engaging alongside the Japanese Social Development Fund to help build 13 childcare centers for the young children of garment workers. Caregivers at the centers are trained to promote cognitive growth, motor and social skills, early childhood education and nutrition. The project developed childcare operating guidelines which were adopted by the government.
LOOKING AHEAD

Great progress in gender equality, especially around human capital, proved fragile when subjected to the stress test of the COVID-19 crisis, suggesting transformative change is needed.

The World Bank Group is updating its gender strategy to ensure lasting progress, unleash the potential of women as agents of change, and accelerate gender equality for all through innovation, financing, and wider partnerships for collective action.