



gender equality as smart economics

A World Bank Group Action Plan



THE WORLD BANK

An aerial photograph of a rural landscape. The terrain is a mix of green fields and brown, tilled earth. A winding road or path cuts through the lower right portion of the image. In the center, a large, dark, rounded tree stands prominently. To its left, a haystack is visible. The overall scene is bathed in a warm, golden light, suggesting late afternoon or early morning.

... access to land, labor, product and financial markets is pivotal to increasing women's income...

An aerial photograph of a rural landscape. A winding road or path cuts through a patchwork of green and brown fields. The terrain is hilly, and the lighting suggests a late afternoon or early morning setting, with long shadows and warm tones. The text is overlaid on the center of the image.

Gender equality is not only a women's issue,
it is a development issue.

Women's ability to benefit from investments in roads,
energy, water, extension and financial services
will profit not only women,
but also men, children and society as a whole,
as the economy grows and poverty is reduced.

—Paul Wolfowitz,
President of the World Bank Group

...a simple change in a land title certificate can make all the difference!





The World Bank Group's *Gender Action Plan* increases women's economic opportunity. It promotes women's access to quality employment, high-value agriculture, business opportunities, land, credit, technology and essential infrastructure services such as transport, water and energy.

Women's economic empowerment is not only a question of rights. Studies show that when women are given economic opportunity, the benefits are large also for their families, their communities, and ultimately for national development efforts. Opening economic options for women puts poverty reduction on a faster track and steps up progress towards the Millennium Development Goals, which include the eradication of poverty and hunger by 2015.

The World Bank Group's Gender Action Plan increases women's economic empowerment by expanding opportunities in the world of paid work...





...Limiting women's economic options is an opportunity missed—a waste of resources...



The Impetus for the Gender Action Plan



In recent decades, development efforts have focused on increasing access of all children to primary schooling, with positive results for girls and women. The global gap between girls and boys in primary school enrollment in developing countries was 5 percent in 2000, down from 16 percent in 1975. Women made comparable gains in health, with increases in average life expectancy, lowered fertility rates and reduced child and maternal mortality.

Progress in the world of work has been more modest. Women continue to trail men in formal labor force participation, access to credit and infrastructure, entrepreneurship rates and income levels. In low- and middle-income countries, female labor force participation is 57 percent compared to 85 percent for men. On average, female workers earn about three-quarters of what men earn, but gender differences in education, work experience and job characteristics explain only a small fraction of this gap. Women in Africa receive less than 10 percent of all credit going to small farmers, and only one percent of the total credit to the agricultural sector.

Through this action plan, the Bank is engaging partners in developing and donor countries to expand women's economic opportunities, because it is the right and smart thing to do.

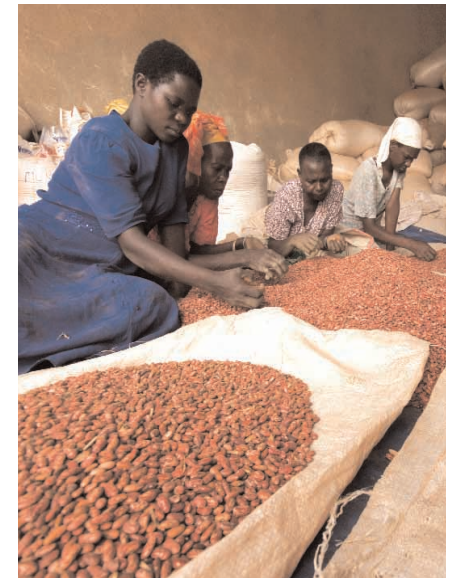
The plan identifies policy and practical measures that can create an enabling environment for women...

Targeting Four Markets



Gender Equality as Smart Economics equips women to participate in different economic arenas: the labor market, access to financial services, use of land titles and access to agricultural inputs. Access to land, labor, product and financial markets is pivotal to increasing women's income in the short term and sustaining their gains in the long run.

Typically, women's entry into the marketplace requires some leveling of the playing field. The plan identifies policy and practical measures that can create an enabling environment for women, such as promoting joint title to land, reducing time and costs to formalize a business enterprise, backing commercial loans made to women, and broadening access to job training.





When given a chance in the form of economic opportunity, women can thrive...

Four Action Areas



Gender Equality as Smart Economics works in four activity areas, contributing to women's economic empowerment through policy interventions, projects on-the-ground, building partnerships, research and gender analysis of broad economic issues.



Lending, Technical Assistance and Economic Sector Work

With *Gender Equality as Smart Economics* the World Bank Group boosts the gender content of its lending, technical assistance and policy dialogue in sectors such as agriculture, infrastructure, private sector development and finance. Some illustrative examples of this work include:

- Undertaking gender-disaggregated Investment Climate Assessments in client countries to understand the constraints faced by women owned firms and identify policies to increase these firms' productivity.
- Establishing programs to certify and promote the behavior of firms who have adopted gender equal practices in hiring and promoting.
- Raising women smallholder farmers' productivity through support in marketing, technology, rural credit to women's producer groups and funds for rural infrastructure.
- Tailoring infrastructure interventions to enhance women's access to rural and urban markets.
- Establishing credit lines for women entrepreneurs through commercial banks.
- Increasing women's access to land title, by promoting administrative and legal changes.

...these on-the-ground interventions test and evaluate rapid-impact interventions and scale-up successes...

Results-Based Initiatives

Designed for nimble execution, aimed at increasing women's earning opportunity in a relatively short time frame and at low-cost, these on-the-ground interventions test and evaluate rapid-impact interventions, and scale-up successes, including:

- improving women's access to agricultural markets in African countries;
- replicating a Mexican program to certify firms who have adopted gender equality practices in other Bank client countries; and
- expanding women's access to finance in countries in South East Asia.





Policy Research and Statistics

Gender Equality as Smart Economics builds a solid, analytical foundation for interventions that help remove barriers women encounter in having access to different markets, and measures results. Research also explores questions such as the links between gender equality and the micro foundations of economic growth and the impact of project and policy interventions on women's and men's welfare. The plan also improves the availability of sex-disaggregated statistics—the basic building blocks for measuring results—at the national and international levels. Some activities under this component include:

- Building national statistical capacity to collect and use sex-disaggregated employment data, in partnership with the ILO Bureau of Statistics.
- Promoting the addition of gender indicators in household surveys, in collaboration with the Accelerated Data Program for Sub-Saharan Africa and with the International Household Survey Network.

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Building Partnerships

A communications campaign has helped ignite a global initiative on women's economic empowerment. *Gender Equality as Smart Economics* communicates the rationale for women's economic empowerment in developing countries, and harmonizes efforts among donor partners.

While the World Bank Group has taken the lead on this women's economic empowerment initiative, the partnership of donor countries, especially Norway and Germany, was critical to transforming the plan into a funded reality. The initial investment of \$24.5 million over four years (2007-2010) aims to leverage substantially greater resources for women's economic opportunity made through World Bank Group grants and no-interest and low-interest loans to developing countries. Other donor countries and international organizations, too, are renewing their commitments to women's economic empowerment and to working jointly in this effort.

Information on *Gender Equality as Smart Economics—A World Bank Group Gender Action Plan* is available at: www.worldbank.org/gender.



Opening economic options for women puts poverty reduction on a faster track.



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For more information on Gender Equality as Smart Economics, go to:
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