



Policy based lending

INCLUSION & EQUITY



CONTENTS

Policy based lending
and
Gender Equality



1 **CONTEXT**

2 **REFORMS**

3 **PROCESS**

4 **EXAMPLES**

5 **RESOURCES**

1. CONTEXT

Policy based lending
and
Gender Equality



WHAT DO WE MEAN BY INCLUSION & EQUITY?



Equity

"Individuals should have equal opportunities to pursue a life of their choosing and be spared from extreme deprivation in outcomes" (World Bank 2006).

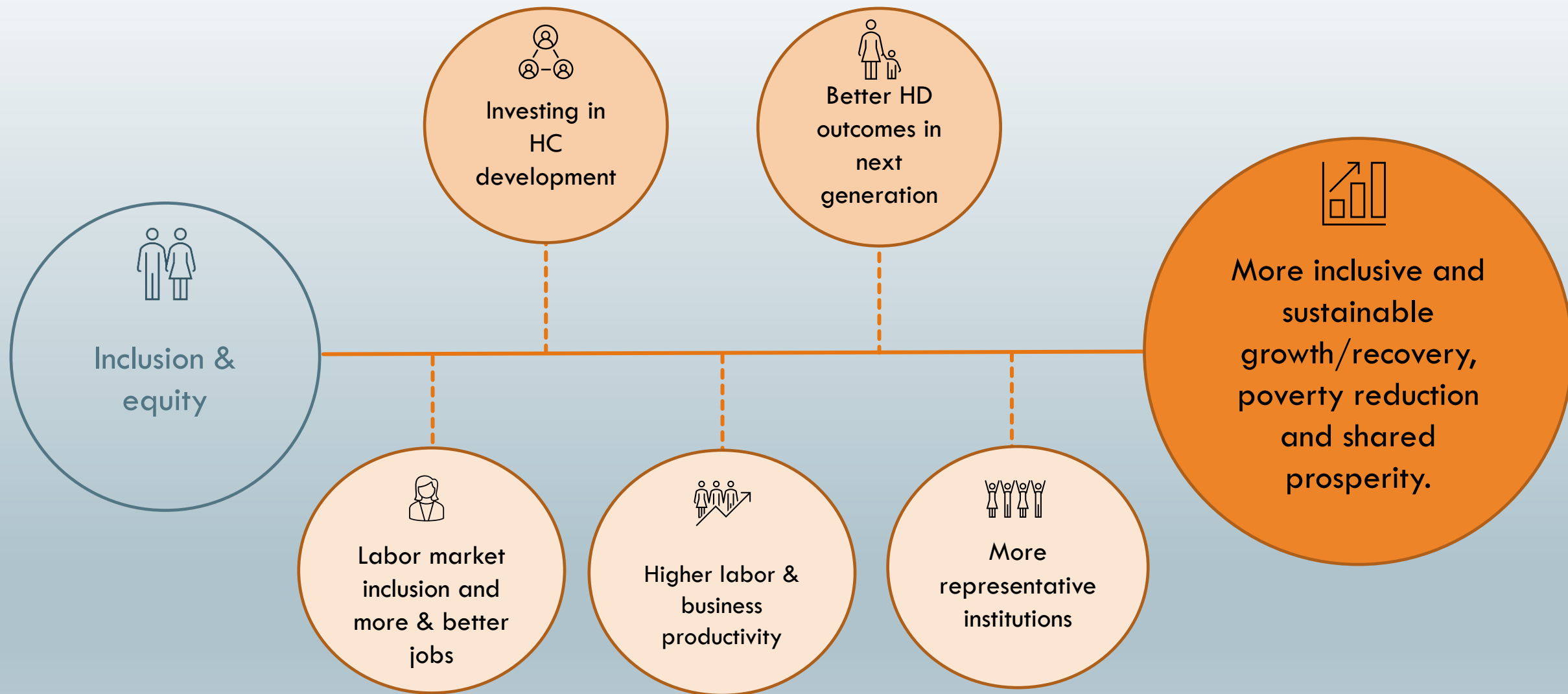


Inclusion

"Encompasses policies to promote equality and non-discrimination by improving the access of all people, including the poor and disadvantaged, to services and benefits (...) and action to remove barriers against those who are often excluded from the development process (...) ensuring that the voice of all can be heard" (World Bank 2016).

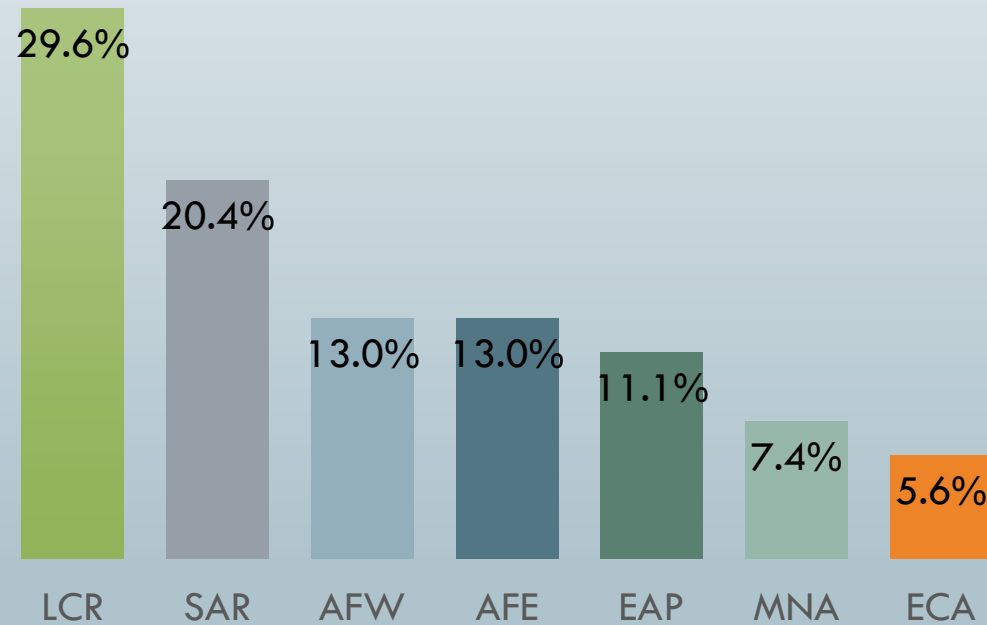
Policy and institutional reforms supported by Development Policy Lending (DPLs) can create opportunities for positive changes in both areas.

INCLUSION & EQUITY ARE CRUCIAL FOR DEVELOPMENT

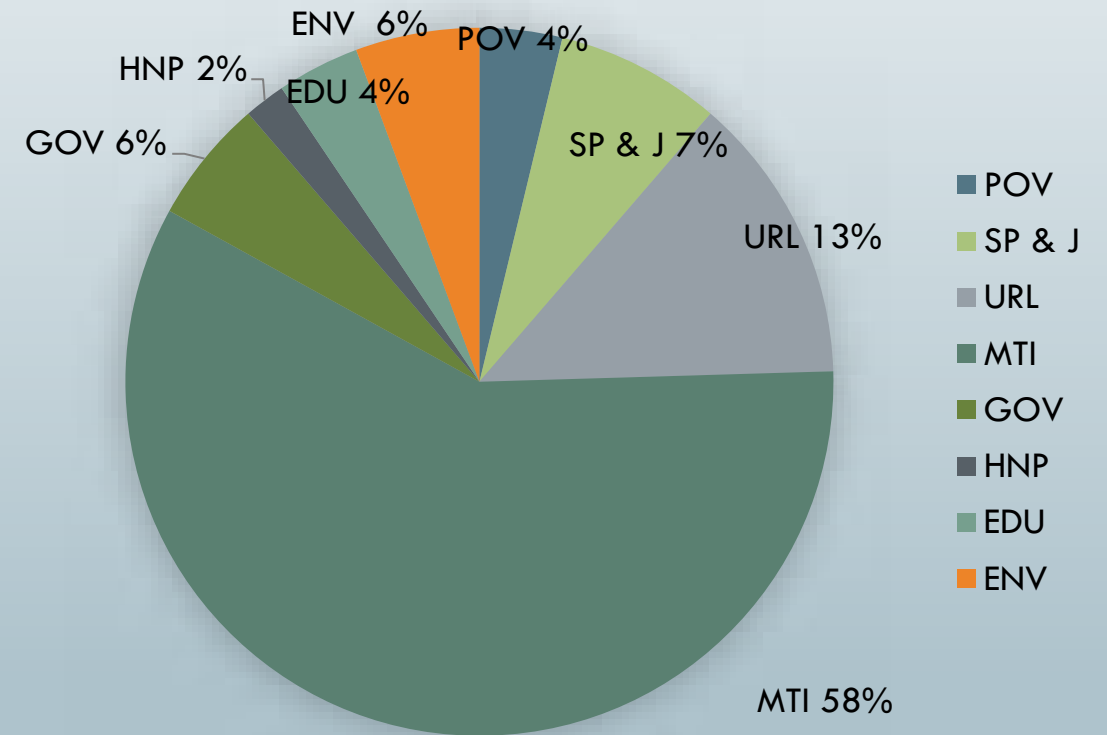


INCLUSION & EQUITY POLICY LENDING AT THE WORLD BANK (FY18-FY20)

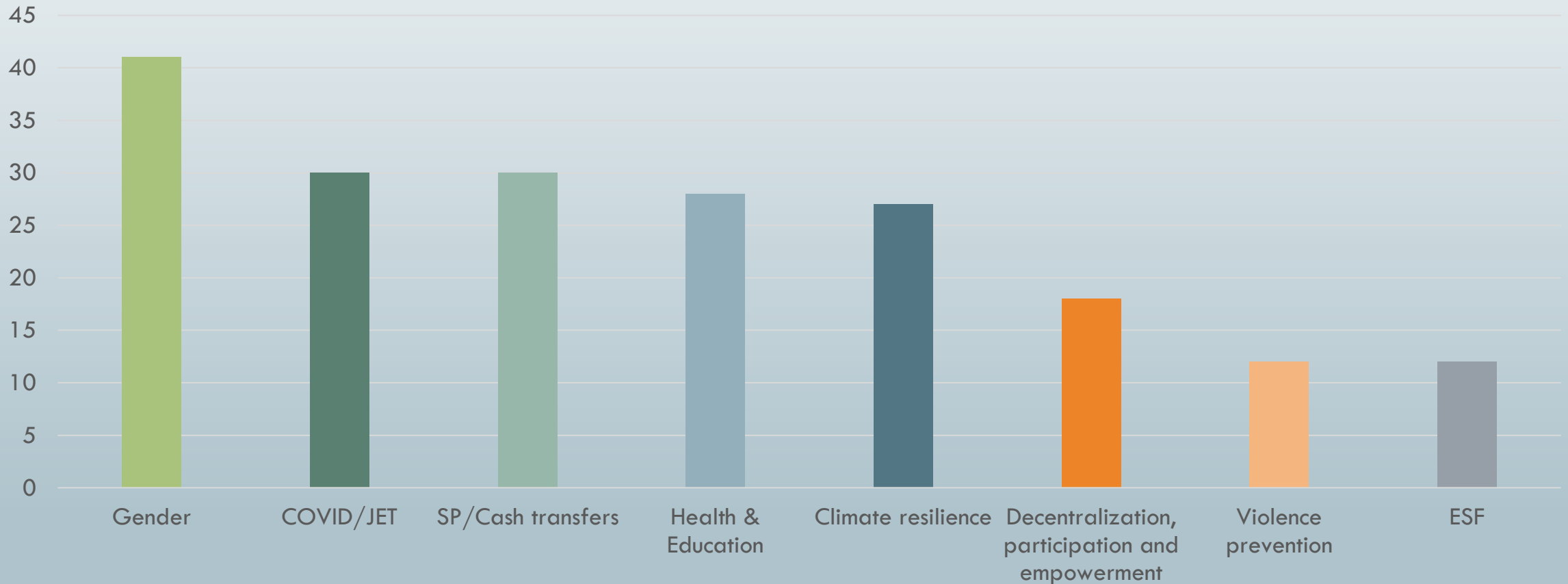
REGIONAL DISTRIBUTION



DISTRIBUTION BY PRACTICE



THE TOPICS



2. REFORMS

Policy based lending
and
Gender Equality



THE MAIN PILLARS



Closing gaps in human endowments (health and education)

1



Facilitating livelihoods for vulnerable populations

2



Building resilience & strengthening safety nets

3



Enhancing decentralization, participation and empowerment

4

Closing the gaps in health, education & social protection

1

ENSURING EQUAILTY IN ACCESS TO BASIC SERVICES AND HUMAN CAPITAL INVESTMENTS

Expanding coverage of **sexual and reproductive health services and contraception** (Bhutan II & III, CAR, Guatemala).

Granting access to basic services for vulnerable populations, through subsidies, safe transportation & infrastructures (Burkina Faso, CAR, Croatia).

Incentivizing families for **girls to stay in school**

Facilitating **school-to-work transitions** (Bhutan II).

Staff & management **trained on inclusion and from vulnerable groups** (CAR II).

Promoting **life skills and health knowledge & providing safe spaces for girls**.

Formalizing and protecting **home based workers**.

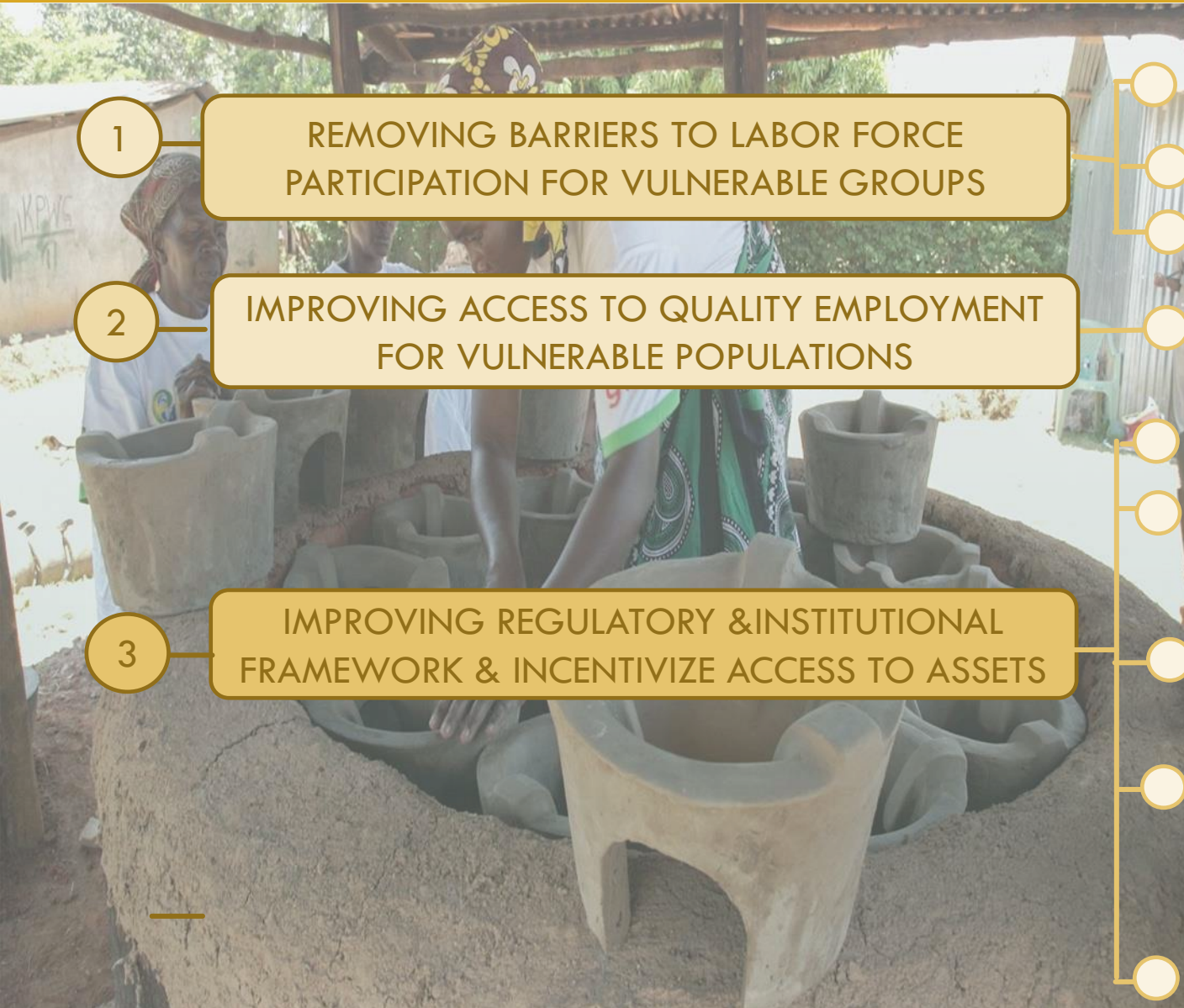
Addressing gaps in legislation on **pension benefits**.

Setting up **cash transfers programs** targeted at vulnerable groups (e.g., businesses and workers affected by COVID) (Costa Rica, Croatia, Ecuador II, III, Guatemala, India) & improving identification & registration (Burkina Faso, Costa Rica).

2

STRENGTHENING SAFETY NETS FOR VULNERABLE POPULATIONS

Facilitating livelihoods for the most vulnerable



1

REMOVING BARRIERS TO LABOR FORCE PARTICIPATION FOR VULNERABLE GROUPS

2

IMPROVING ACCESS TO QUALITY EMPLOYMENT FOR VULNERABLE POPULATIONS

3

IMPROVING REGULATORY & INSTITUTIONAL FRAMEWORK & INCENTIVIZE ACCESS TO ASSETS

Provision of **early childcare education services** (Bangladesh), flexible & part-time jobs for women shared parental leaves. .

Ensuring **safe and affordable transportation**.

Inclusive workplaces & labor regulations (Bangladesh I).

Enhancing the **delivery of activation services & encouraging formalization of vulnerable workers** (Albania, Bangladesh I, Ecuador I, Grenada).

Changing **discriminatory norms & regulations**.

Setting up **more inclusive** (land) registration rules & registration services (Kerala), public bank's management & microcredit institutions.

Prioritizing of credit **programs targeting vulnerable groups** & promoting **more inclusive insurance**.

Facilitating financial inclusion through **mobile accounts** (i.e., in transfers or through tax exemptions) (Ecuador I, II, Guatemala), closing **digital and literacy gaps**.

Facilitating **access to land and housing** (Tamil Nadu) for vulnerable groups.

Building resilience & preventing violence



1

BUILDING CLIMATE & SOCIAL RESILIENCE

2

STRENGTHENING INSTITUTIONAL FRAMEWORK AGAINST (GB) VIOLENCE

- Improving **transparency in natural resource management** (Ecuador III).
- Strengthening **capacity for emergency preparedness and response** (Bhutan).
- Integrating **climate and disaster resilience into housing** (Bhutan).
- Strengthening protection mechanisms for **migrant workers & refugees** (Bangladesh I, Ecuador II, III, India).
- Incorporating **disaster risk analysis and adaptation in public investment projects** (Colombia, Kerala) & mandating EIA Ethiopia I, II).
- Legal regime and policies** for the prevention & prosecution of GBV (Madagascar, Bhutan III, Ecuador).
- Operationalization of **child protection committees** to prevent child marriage (Niger).
- Enhanced coordination, monitoring, and response protocols** to fight GBV (Uruguay and Bhutan I).
- Establish **minimum legal marriage age w/o exceptions**.

Enhancing decentralization, participation and empowerment

1

WIDENING CITIZEN'S PARTICIPATION

- **Citizen budgets** (Uzbekistan) and **scorecards** (Panama).
- Promoting **female leadership**.
- Mandating **greater CSO and citizen participation in the development process** (Ethiopia I, Kerala).
- Provide greater **access to information and data** held by government (Ethiopia I, II).
- Establishing **public consultations and grievance redress** mechanisms (Ethiopia II, Kerala, Tamil Nadu).

2

INCLUDING VULNERABLE GROUPS

- Promoting the **participation of Indigenous Peoples** (Panama II).
- Establishing **quotas in representative and public institutions and in corporate boards** (Bhutan III, Colombia)).
- Introducing incentives through **procurement rules**.

3

COMMUNITY BASED APPROACHES

- In **reducing child marriage** (Niger) and for the **management of disasters and natural resources** (Philippines, Kiribati and Tonga).

INCLUSION & EQUITY AND COVID-19

Women

- ... were **8-9 percentage points more likely to stop working** than men (World Bank 2021).
- ... were more likely to experience **increases in time spent on unpaid care and domestic work** (World Bank 2021).
- ... have seen and **increase in GBV & maternal deaths** (World Bank 2021).

The poor

- ... **infection and associated deaths** tend to **concentrate among the poorer** population (Jung et al. 2021).
- ...**between 88 and 115 million people could be pushed into extreme poverty** around the globe in 2020 (World Bank 2021).

Children

- ... potential additional **2 million under-5 deaths** due to reductions in service coverage and increases in wasting (UNICEF 2021).
- ... **463 million unable to access remote learning** (UNICEF 2021).
- ... more **exposed to the risk of violence and abuse** with lockdowns (Lancet 2021).

Ethnic minorities

- ... **deaths** from COVID-19 among minority ethnic groups were **two to four times greater** in England (Lancet 2021) and over twice times greater in the US (CDC 2021).
- pre-existing barriers in access to services caused **disproportional impacts on IPs** (ILO 2020).

INCLUSION & EQUITY AND COVID-19

Migrants

- ... Large numbers of migrants (particularly irregular), do **not have access to health services or social protection** (ILO 2021).
- ... The loss of livelihood opportunities heightens their **risk of poverty** (ILO 2021).
- ... **Women** migrants losing jobs & accommodation face the **risk of exploitation** (ILO 2021).

The old

- ... older persons are at a higher risk of mortality and severe disease - those over **80 years old died at five times the average rate** (UN 2020).
- ... **Vulnerability and neglect** have increased, i.e., among those in care homes or the most vulnerable (UN 2020).
- ... Impacts on **social networks and mental health** are also higher (UN 2020).

IDs & refugees

- ... The **safety & health of asylum seekers and refugees** in detention are **under severe threat** (ILO 2021).
- ... Refugee populations often live in **crowded & insanitary conditions** that prevent the recommended practices (UNHCR 2020).
- With lockdowns, many were unable to make their daily income (UNHCR 2020).

PwDs

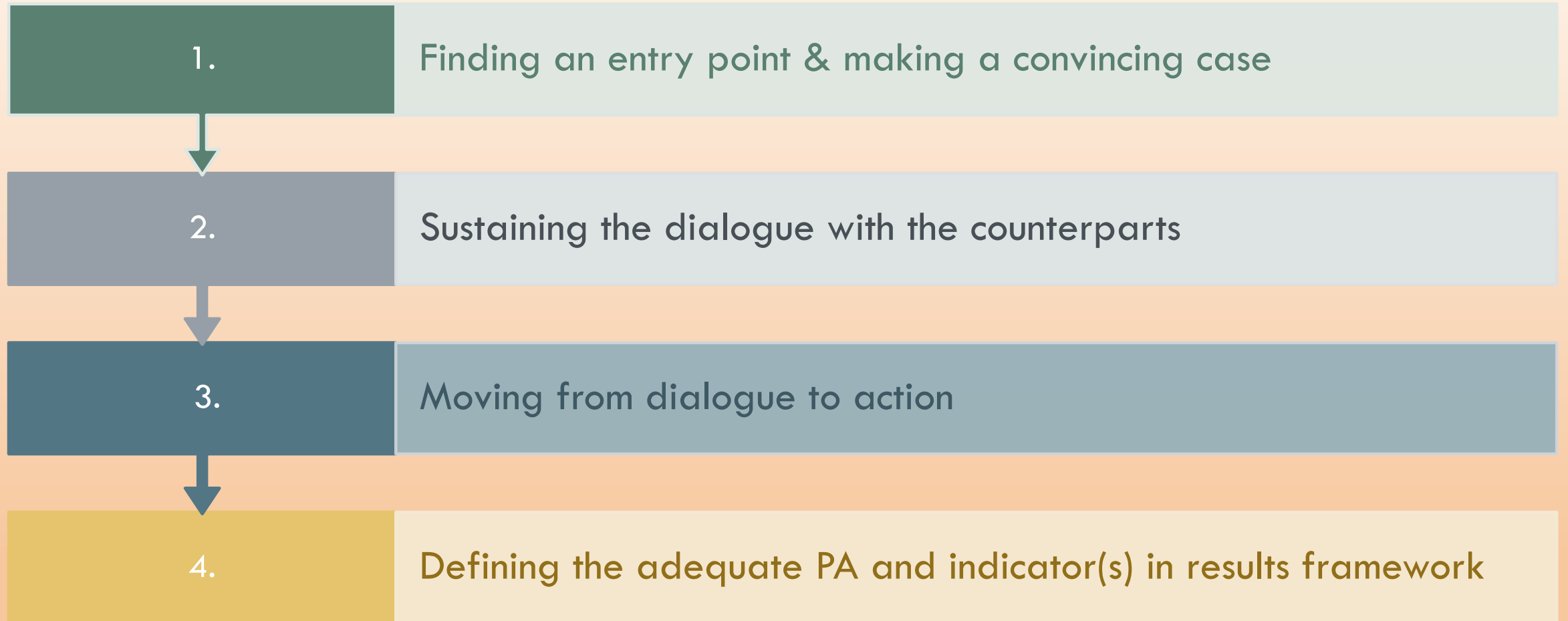
- ... People with intellectual disabilities living in residential settings, had a **higher risk of death** from COVID-19 (Lancet 2021).
- ... Lockdown measures have left them **worse off and more excluded, & more exposed to abuse** (Lancet 2021).

3. PROCESS

Policy based lending
and
Gender Equality



STAGES & CHALLENGES IN BUILDING AN EQUITY & INCLUSION DPL



1. FINDING AN ENTRY POINT AND MAKING A CONVINCING CASE TO AN ECONOMIC AUDIENCE



**THE ROLE OF SOCIAL,
HUMAN AND POVERTY:**
MAKING THE CASE FOR EQUITY &
INCLUSION ELEMENTS WITH ECONOMIC
AUDIENCE



INTERLOCUTORS ARE KEY:
WHAT SPEAKS TO MOF AND MTI? USING A
TAILORED LANGUAGE



**USE OF DATA AND
ANALYSIS** LEVERAGING OUR
COMPARATIVE ADVANTAGE &
OFFERING A STRONG CASE

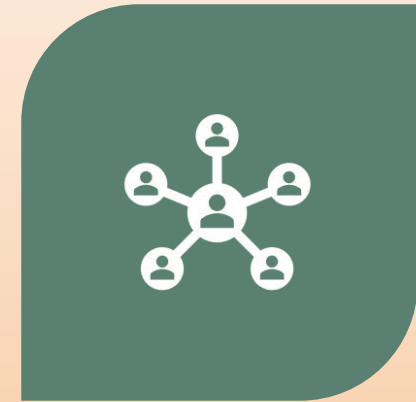
2. SUSTAINING THE DIALOGUE AND CONVINCING THE LEAD TEAM & COUNTERPARTS



**CONTINUED AND ACTIVE
ENGAGEMENT** ALSO PRE-
POLICY FINANCING DISCUSSIONS



**ENSURING INTERNAL
AND EXTERNAL SUPPORT**
WITH THE MANAGEMENT &
GOVERNMENT CHAMPIONS



**BUILDING ALLIANCES
UPFRONT** WITH OTHER
DEVELOPMENT PARTNERS & SOCIAL
ACTORS

3. TURNING THE DIALOGUE INTO ACTION



JUST IN TIME SUPPORT
FOLLOWING COUNTRY
DEVELOPMENTS AND BEING READY



BUILDING CLIENT
OWNERSHIP WITH ANALYSIS &
DEBATE WITH AND NOT FOR THE
GOV



DEFINING A STRONG DPL
WITH EQUITY AND INCLUSION
ELEMENTS, ADDRESSING THE REAL
BARRIERS (THE DEVIL IS IN THE
DETAIL)

INGREDIENTS OF A GOOD DPO

STRONG & COMPREHENSIVE POLICY FRAMEWORK

- Built on **good analytical underpinnings**.
- DPO should be **anchored in long term development goals** of the Government program & well **connected with development objective**.
- **Balance ambition and expected impact** attributable to Bank's support.
- Adopt a **comprehensive approach – avoid a shopping list**.

WELL DEFINED AND IMPACTFUL PRIOR ACTIONS

- Identify the right **prior action** after careful analysis and consultations **that best addresses the relevant barriers**.
- Select a **limited number** of prior actions & triggers (less is often more).
- Prioritization and selection of actions is based on **criticality**.
- **Avoid insubstantial** prior actions, such as those that are excessively process oriented, easily reversible or indicating Government intentions.

STRONG AND WELL LINKED RESULTS FRAMEWORK

- Well designed results framework with **strong linkages from actions to results**.
- Measurable, ambitious and realistic **indicators** that are attributable to the prior action.
- Important to have a **baseline**.

4. EXAMPLES

Policy based lending
and
Gender Equality



NIGER

LAYING THE FOUNDATION FOR
INCLUSIVE DEVELOPMENT POLICY
FINANCING (1ST & 2ND) (MTI, 2020-
2021)

This programmatic DPF series was designed to address long-term challenges including the decline in growth projections due to COVID-19, the increased risk of poverty and the raise in the number of poor people with high fertility rates and low educational attainment rates.

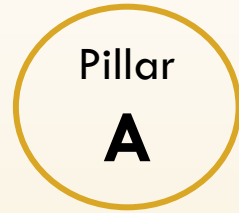
PROJECT DEVELOPMENT OBJECTIVE: First DPO: (i) Reducing gender gaps; (ii) expanding access to electricity and potable water; and (iii) improving debt transparency and management. **Second DPO:** To support Niger's response plan to mitigate the impact of the COVID-19 while sowing the seeds for resilience and faster economic recovery.

“The proposed series is designed and articulated in a way that brings substantial gender-related and human capital benefits through mutually reinforcing Pillars I and II. (...) The DPF series has been adjusted to support mutually reinforcing actions that complement the government's efforts to mitigate the impact of the COVID-19 pandemic (...)”

OPERATION PILLARS (10 PRIOR ACTIONS, 3 DIRECTLY RELATED TO EQUITY & INCLUSION):

- **PILLAR A:** Reducing gender gaps and protecting livelihoods;
- **PILLAR B:** Expanding access to electricity and potable water; and
- **PILLAR C:** Improving debt transparency and management capacity.

These pillars are consistent with the WBG COVID-19 Crisis Response Approach Paper and with the pillars of the FY18-FY22 CPF for Niger.



Reducing gender gaps

Prior Action 1: The Recipient, through its President, has issued Decree no. 2019-369/PRN/MPF/PE establishing Child Protection Committees at the national, regional, departmental, commune, and village to promote the abandonment of child marriage.

Prior Action 2: The Recipient, through its Ministry of Public Health, has issued a Ministerial Order allowing access to family planning assistance to married adolescent girls without parents or husbands' mandatory accompaniment, to improve their access to health services.

Prior Action 3: The Recipient, through its various Ministries in the area of education has issued Joint Ministerial Order no. 335 dated August 22, 2019, allowing adolescent girls to remain enrolled in school in the event of pregnancy or marriage.

Rationale: If gender gaps were to be eliminated, GDP per capita could increase by more than a fifth in Niger by 2030. More than half of these gains arise from improvements in women's educational attainment and fertility. Tackling these gender inequalities at an early stage involves combating child marriage, empowering adolescent girls and improving their educational attainment. Child marriage has harmful intergenerational consequences for those involved and born from the marriage as well as for the whole community. Early child marriage and childbearing, and educational attainment in Niger are interrelated and are worse in Niger compared to the region. In Niger child marriage takes place primarily under customary or religious laws and tackling it requires a major shift in norms and attitudes from families and communities. Because child marriage has multiple drivers, actions taken to curtail the practice take time and require multi-faceted strategy.

Pillar

A**Reducing gender gaps *and protecting livelihoods***

Prior Action 1: To promote abandonment of child marriage, the Recipient, through its Ministry for the Promotion of Women and Protection of Children has issued a Ministerial Order establishing a Monitoring Committee for overseeing the operationalization of Child Protection Committees in 50 pilot municipalities.

Prior Action 2: To promote abandonment of child marriage, the Recipient, through its MPWPC, has issued a Ministerial Order (i) approving the adoption of an operational manual governing the composition, mandate and responsibilities of CPC; and (ii) establishing the eligibility criteria for the municipalities in which it should be created.

Prior Action 3: To strengthen the Recipient's program aimed at alleviating the impacts of the COVID-19 pandemic on poor and vulnerable population, the Recipient, through its (i) Prime Minister, has issued an Order approving the revised support plan to vulnerable population and including a Cash Transfer Program for 2020.

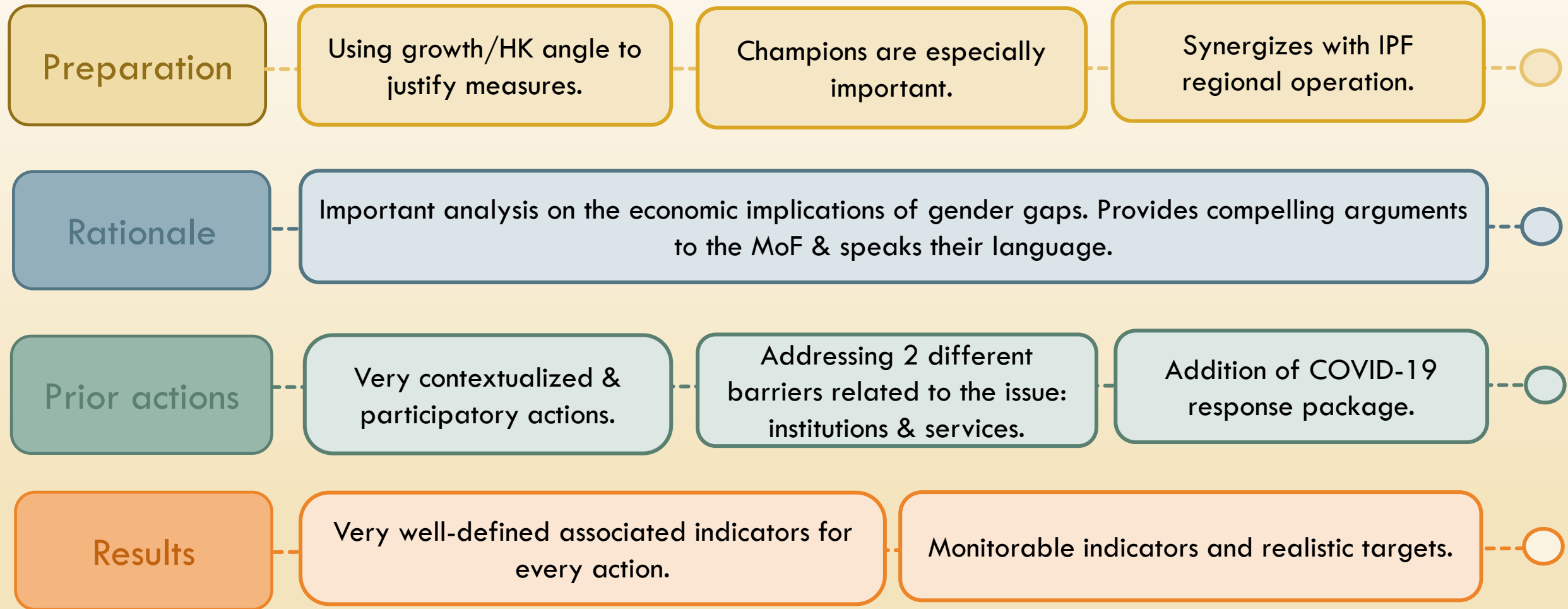
Rationale: Niger's fertility rate, the highest in the world, causes significant economic and social costs to the country. Reducing fertility rate would entail combating child marriage, reducing early childbearing, and empowering girls and improving their educational attainment.

Rationale: The current pandemic calls for a rapid response to protect the most vulnerable households and workers in the most affected sectors and the existing framework enables such response.

Results framework

DPO	PRIOR ACTION	Indicators
1st DPO	PA 1: Establish Child Protection Committees	Indicator 1: % of communes with Committee. Baseline: 0; Target: 30%.
	PA 2: Allow married girls to access family planning	Indicator 2: % of family planning demand met for adolescent girls. Baseline: 33.1%; Target (2021): 39%.
	PA 3: Allow pregnant or married girls to stay in school.	Indicator 3: % of adolescent girls married and mothers in school. Baseline: 1.3%; Target (2021): 10%.
2nd DPO	PA 1: Establishing a Monitoring Committee for overseeing the operationalization of Child Protection Committees	Indicator 1: % of targeted communes with a Committee Baseline: 0; May 2020: 10%; Target (2021): 30%.
	PA 2: Adoption of operational manual and establishment or eligibility criteria.	
	PA 3: Revised support plan to vulnerable population including cash transfer.	Indicator 4: poor and vulnerable beneficiary households receiving cash transfer. Baseline: 0; Target: 30,000 (2021).

Lessons: Elements of good practice





ALBANIA

GENDER EQUALITY IN ACCESS TO
ECONOMIC OPPORTUNITY (POVERTY,
2020)



GENDER EQUALITY IN ACCESS TO ECONOMIC OPPORTUNITY

The proposed DPO supports policies to help women access greater opportunities and enable the government to better allocate resources to these policies.

PROJECT DEVELOPMENT OBJECTIVE: To support the Government of Albania's efforts to enhance the policy framework for gender equality in access to economic opportunities, with a focus on (i) improving women's access to assets; (ii) leveling the playing field to enhance labor market opportunities for women; and (iii) strengthening institutional arrangements for gender-informed policy making.

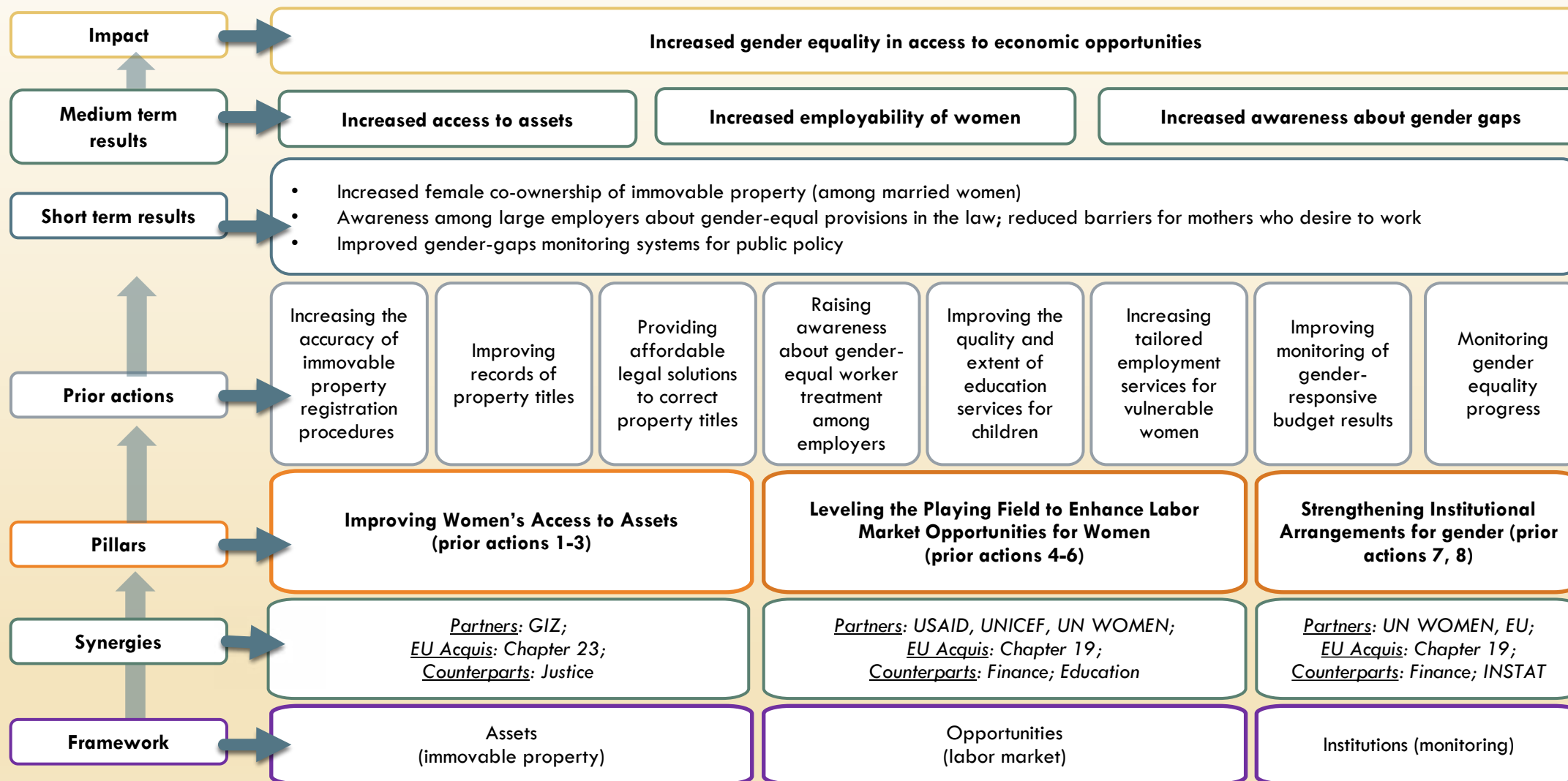
“ Albania is estimated to lose 20% of per capita GDP every year due to women's low labor-force participation rate, overrepresentation in unpaid and poorly paid sectors, and lower average wages than men in similar positions. Addressing the social and economic constraints that limit women's access to income-generating opportunities will be critical to unleash Albania's inclusive growth potential. (...) Despite improvements in recent years, systemic constraints in Albania's legal and regulatory framework, combined with implementation gaps, continue to inhibit women's access to economic opportunities.”

OPERATION PILLARS (10 PRIOR ACTIONS, 3 DIRECTLY RELATED TO EQUITY & INCLUSION):

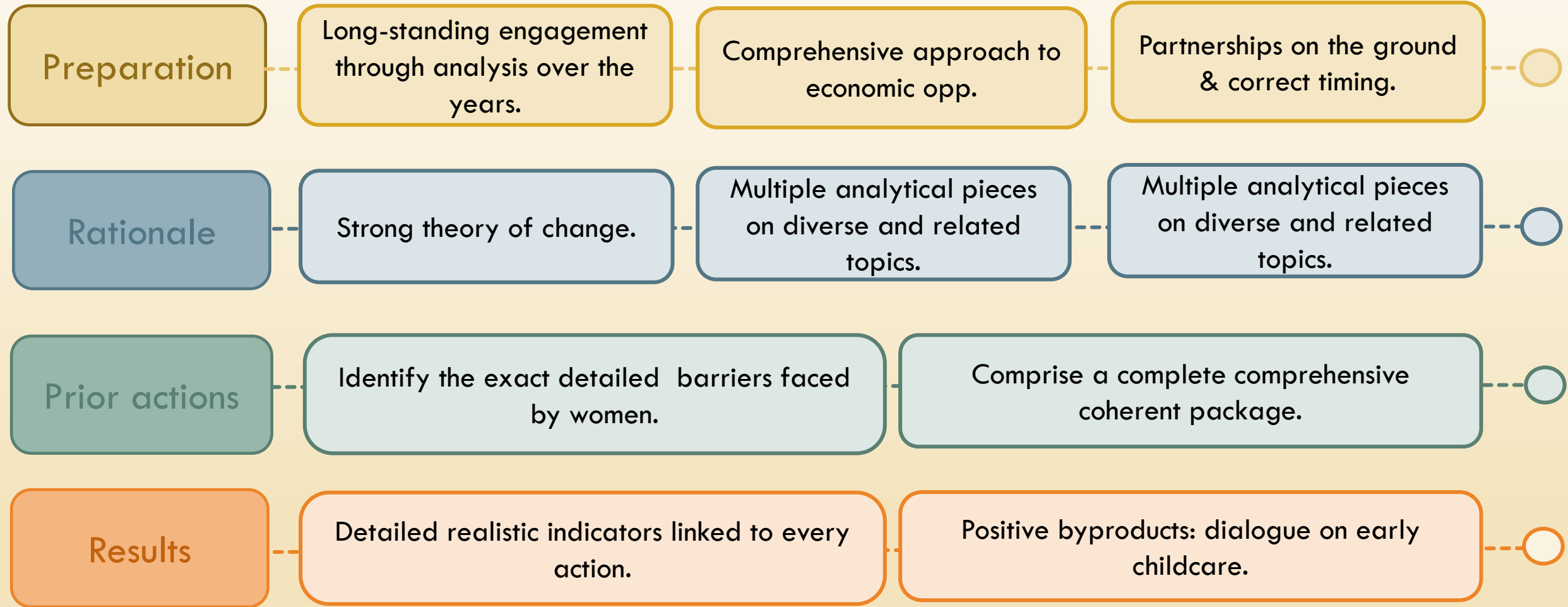
- **PILLAR A:** Institutional reforms designed to strengthen women's rights to own and use immovable property;
- **PILLAR B:** Reforms designed to reduce constraints for women participation in productive activities
- **PILLAR C:** Actions to improve the monitoring gender-equality indicators.

These pillars complement each other & support the WBG's Albania Country Partnership Framework (CPF) for FY15-19.

GENDER EQUALITY IN ACCESS TO ECONOMIC OPPORTUNITY



Lessons: Elements of good practice



5. RESOURCES



Policy based lending
and
Gender Equality



GENDER DPO DASHBOARD



- The Dashboard covers all DPOs from FY20 onwards that have achieved the Gender Tag.
- Users can search the Dashboard across multiple thematic areas as well as at the country, regional, and GP level to identify relevant operations to inform project design on closing gender gaps, diagnostics and briefings, identify trends and learn from the experience of other project teams.
- [Gender Tag DPO Dashboard.](#)



Gender Tag DPO Dashboard
The database covers all DPOs that have achieved the Gender Tag from FY20 onward with Prior Actions (PAs) that address specific gender gaps in human endowments, more and better jobs, ownership and control of assets, and women's voice and agency and results indicators that measure progress in closing these gaps.



How to Search in the Dashboard 
How to Export Data 



Types of Gender Gap(s): Todas | GP: Todas | Region: Todas | Country: Todas | FY: Todas | IRR/IDA: Todas | FCY: Todas | Gender Strategy Pillar(s): Todas


Hold Ctrl on your keyboard to select multiple options in the respective drop-down filters.

Gender Gap(s) Analysis:  

Prior Action(s):  

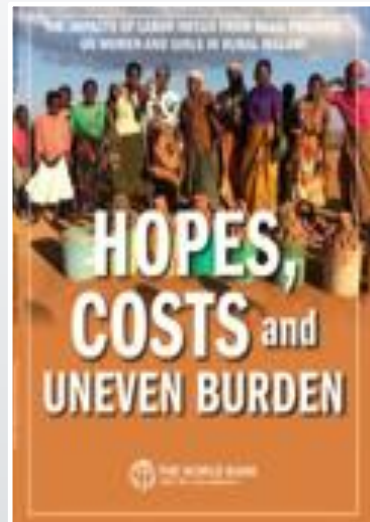
Gender Gap(s) Results Indicator(s):  

Project ID:  

60 Count of Projects 
Check out the Gender Tag Online Good Practices Tool! For more Gender Tag resources. [CLICK HERE](#)

Reset Filters

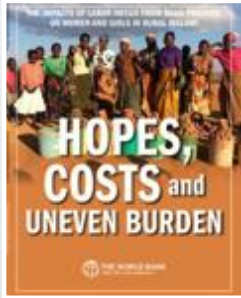
Link to DPO	Project ID	Project Name	GP	Region	Country	FY	PDO	Gender Gap(s) Analysis	Prior Action(s)	Gender Gap(s) Results Indicator(s)	Gender Strategy Pillar(s)	Types of Gender Gap(s)
P169040	P169040	Third Rwanda Energy Sector Development Policy Operation	EEK	AFE	Rwanda	2020	The Program Development Objective (PDO) of the proposed operation is to enable fiscally sustainable expansion of electricity services in Rwanda. The proposed operation is built around two pillars: (i) containing the fiscal impact of the electricity sector; and (ii) improving the operational efficiency, affordability, and	In 2016, only 21% of female-headed households have access to any source of electricity, against 31% for male-headed households. Nationwide, female-headed households show lower access rates for both grid and off-grid electricity. In urban areas, female-headed households have significantly poorer access to the grid than their male counterparts but are more likely to have off-grid solutions, mainly solar lanterns or solar lighting systems. In rural areas, female-headed households have poorer access to both on-grid and off-grid electricity. 2014 Demographic and Health Survey data indicate similar gender gaps, with 23% of households having access to electricity: 73% in urban areas and 12% in rural areas. Male-headed households comprise 25% of households connected, of which 76% are in urban areas and 14% are in rural areas and female-headed households comprise 18% of households connected, of which 64% are in urban areas and 10% are in rural areas.	Prior Action 3.5: MININFRA has approved guidelines setting minimum requirements for off-grid solutions that are consistent with international best practice to ensure that off-grid solutions remain affordable in Rwanda. Prior Action 3.6: REG has approved an incentive scheme to make off-grid solutions affordable for low-income households. Prior Action 3.7: (a) RURA has updated the simplified licensing framework for mini-grids that do not require an off-taker agreement with the public sector; (b) RURA has issued and published the technical specifications for mini-grids; and (c) MININFRA has approved the investment guidelines for mini-grids.	Linked to Prior Action 3.5 Results Indicator 82: Expand electrification rate nationwide (percentage of households): Baseline (September 2017): 40.7% nationwide (29.7% on-grid and 11% off-grid). Baseline (2016): 21% among female-headed households. Target (December 2020): 61 percent (38% on-grid and 23% off-grid). Target (2019): 42% among female-headed households. Current (February 2019): 51% nationwide (37% on-grid and 14% off-grid). 2019 data for female-headed households not yet available.	Human Endowments	Energy



GENDER DATA AND ANALYSIS

1. Country Gender Assessments.
2. Gender analysis in other country work.
3. Sectoral analysis of gender issues.
4. Women, business and the law.
5. GFF briefs on service reforms.
6. SCDs and CPFs.

DATA AND ANALYSIS IN SECTORAL WORK



Transport and energy

- “Making Inroads For Women: A Qualitative Study on Constraints and Opportunities of Women’s Equal Participation in the Roads Sector in Malawi”.
- “Hopes, Costs and Uneven Burden - The Impacts of Labor Influx from Road Projects on Women and Girls in Rural Malawi”.
- Shedding Light on Female Talent in Lebanon’s Energy Sector.



Education and SPJ

- Brazil NEETs study: “If it’s already tough, imagine for me...” A Qualitative Perspective on Youth Out of School and Out of Work in Brazil.
- Lebanon FLFP: Why aren’t more Lebanese women working



Health

- Bolivia Maternal Health study: “Interactions Between Service Quality And Women’s Demand For Maternal Health Services”
- An Analysis of Clinical Knowledge, Absenteeism, and Availability of Resources for Maternal and Child Health : A Cross-Sectional Quality of Care Study in 10 African Countries.

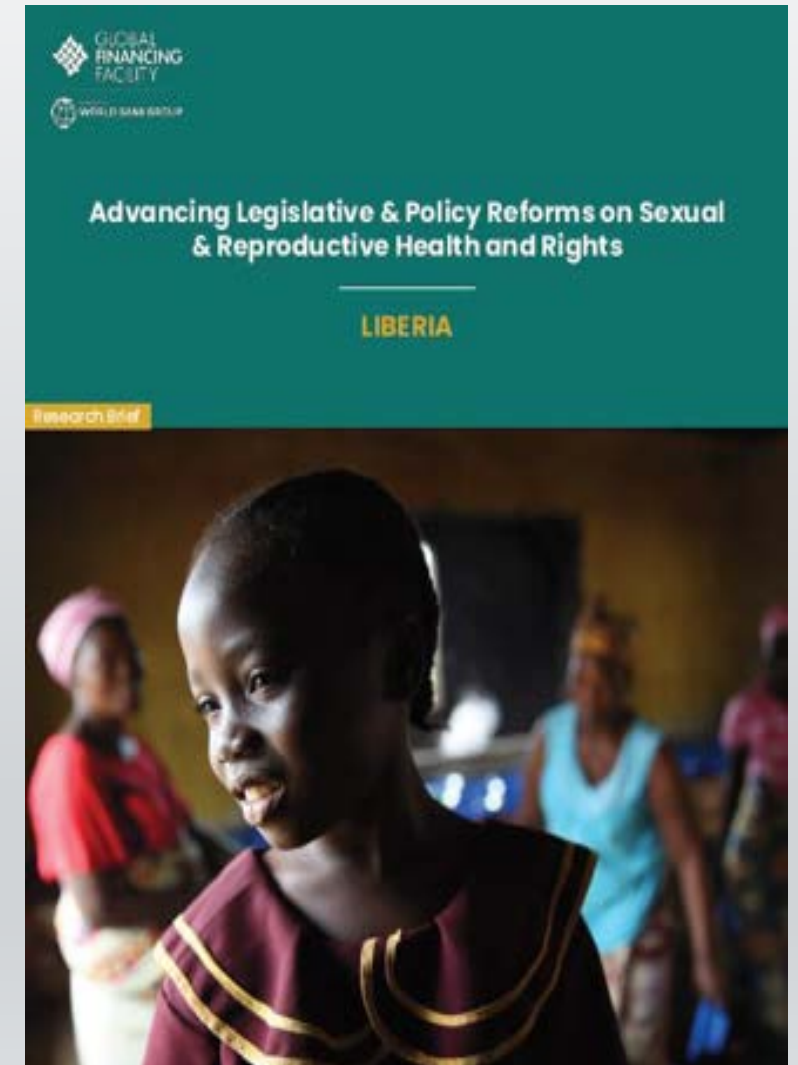
WOMEN, BUSINESS AND THE LAW – GENDER SCORECARDS

Women, Business, and the Law	
Workplace	
Law prohibits discrimination in employment based on gender	Yes
There is legislation on sexual harassment in employment	Yes
Women can work in jobs deemed dangerous in the same way as men	No
Pay	
Law mandates equal remuneration for females and males for work of equal value	No
Women can work the same night hours as men	No
Entrepreneurship	
The law prohibits discrimination in access to credit based on gender	No
A woman can register a business in the same way as a man	Yes
A woman can open a bank account in the same way as a man	Yes
A woman can sign a contract in the same way as a man	Yes
Assets	
Men and married women have equal ownership rights to immovable property	Yes
Female and male surviving spouses have equal rights to inherit assets	Yes
The law provides for the valuation of nonmonetary contributions	Yes
Parental Leave	
There is paid parental leave	No
Paid leave is available to fathers	No
Paid leave of at least 14 weeks is available to women	Yes

Source: World Bank Gender Statistics, Women Business and the Law.

GFF BRIEFS TO SUPPORT BANK TEAMS ON REFORMS

- Country briefs that **analyze opportunities for legal reforms** to advance **sexual and reproductive health and rights (SRHR)** and **gender equality**.
- In the works for **Liberia, Senegal, Ethiopia**.
- **Content:**
 - Overview of national and international legal frameworks.
 - Analysis of current legal reform opportunities for SRHR and gender.
 - Suggestions for community-based interventions to promote legal empowerment and awareness.
- **The briefs can:**
 - Feed into current work on legal reforms in the pipeline (HCP DPO for instance).
 - Feed into ASA's linked to gender equality or adolescent health.
 - Support reflections to promote legal reforms on gender and SRHR in IPF interventions.



THANK YOU

Policy based lending
and
Gender Equality