

# Implementing Gender Equality at the World Bank

## The More Things Change, the More They Stay the Same?

By Liane Schalatek

Gender equality efforts at the World Bank are not new. In 1994, the World Bank issued Operational Policy (OP) 4.20 on Gender and Development. Since 2001, the World Bank has had an official gender mainstreaming strategy. The last few years have seen an acceleration of World Bank efforts to address gender mainstreaming in its operations; these underscore that both World Bank management and its Board of Executive Directors see gender equality as a key to poverty reduction and development. From 2007 to 2010, the World Bank's main vehicle to promote gender equality in interactions with both donor and client countries was its Gender Action Plan (GAP), Gender Equality as Smart Economics, which made a business case for gender equality by focusing on the role of women as entrepreneurs, workers and customers in integrating gender into economic sector projects and loans. In 2010, the World Bank's Independent Evaluation Group (IEG) analyzed World Bank support for gender and development from 2002 to 2008 and – while acknowledging efforts made – urged significant improvements, including the creation of a management accountability framework for gender. Gender equality for the first time is also a special theme in IDA 16 (2011 to 2014), the 16<sup>th</sup> replenishment period of the International Development Association (IDA), the World Bank's concessional loan window for the poorest of its client countries, and is proposed as a special theme again for IDA 17 for which donor country negotiations have just begun. For both IDA 16 and IDA 17, fragile states and climate change are other special themes representing challenges of significant relevance for tackling obstacles to implementing gender equality around the world. Lastly, in 2012 the World Bank's flagship publication, the World Development Report (WDR), focused on gender equality and development. The release of the report worldwide was coupled with a management commitment to accelerate the implementation of gender equality at the World Bank.

### Implementation Review: The More Things Change ....

Several recent World Bank and external reports have taken stock of how successfully gender equality concerns have been mainstreamed in World Bank activities in the past few years. This analytic note draws on these reports, specifically on:

- An [Update on the Implementation of the Gender Equality Agenda at the World Bank Group](#) (September 21, 2012)
- The [IDA 16 Mid-Term Review Progress Report: Accelerating Progress on Gender Mainstreaming and Gender-related MDGs](#) (September 2012)
- An external [Gender Review of the World Bank's Climate Investment Funds](#) (October 26, 2012)

These reports highlight some successes and improvements since the IEG evaluation, but also some persistent weaknesses in implementation, which point at structural and policy shortcomings of the World Bank approach to gender mainstreaming that, despite the flurry of activities of recent years, have not yet been overcome.

Following the WDR 2012 on gender and development, the Development Committee, the ministerial-level forum for intergovernmental consensus building on development issues overseeing the World Bank and the International Monetary Fund, proposed focusing on

improved gender equality accountability and results orientation as an overarching issue. This was in addition to five strategic areas for the World Bank Group to operationalize gender equality, namely 1) informing its interactions with client countries on gender equality; 2) enhancing its gender diagnostics and analytics on the client country-level; 3) scaling up its lending for gender-related domestic priorities; 4) investing in gender-relevant data and evidence; and 5) focusing on international and country-level partnership activities.

Indeed, the World Bank's 2012 review on the implementation of gender equality efforts in these strategic areas praises that "[p]rogress on the gender agenda at the Bank has accelerated significantly" while acknowledging that "[...]much remains to be done." The report is part of a World Bank-wide accountability and monitoring system that seeks to ensure adequate follow-up of World Bank commitments on gender by integrating gender mainstreaming performance into the corporate score-card and the IDA 16 Results Measurement System as well as mandating annual monitoring reports and WDR implementation updates on gender. Senior management (regional and network vice presidents) are also tasked to review progress on gender mainstreaming in country operations, where a network of over 50 country gender focal points has been established, and in network portfolios in quarterly meetings.

### .... The More They Stay the Same?

However, a closer look at the World Bank's internal monitoring and accountability effort reveals that these efforts prioritize monitor-

ing processes over results by focusing on gender-flagging or gender-coding World Bank activities generously, rather than tracing gender equality impacts of World Bank programs and projects in client countries. Added to this shortcoming is the fact that despite the WDR 2012's refreshing first-time acknowledgement of the value of gender equality in its own right (namely the indivisibility of women's rights as fundamental human rights), the World Bank in its activities continues to instrumentalize women's empowerment as a business tool for country development and fails to apply a human and women's rights approach. Thus, the World Bank's gender activities are guided by intellectual adherence to an unchanged economic growth paradigm which treats women's traditional and largely unpaid care responsibilities and contributions to society as under- or unvalued externalities, rather than something to be validated and appreciated in a more human rights and equality-centered development approach that goes beyond gross national income (GNI) as key indicator for development success and poverty reduction. In this respect, in the World Bank's gender treatment there is the serious danger that the more things change (especially procedurally), the more things stay the same (particularly in terms of development approach and gender equality impacts) ....

A closer look at several of the strategic areas prioritized for the implementation of the World Bank's gender equality agenda by the ministerial-level Development Committee in 2011 illustrates this.

#### *Gender-relevant data and evidence*

Take for example generation and collection of gender-relevant data and evidence. The World Bank in the past few years, sometimes together with partners, has made significant efforts to address the continued lack of sector-specific sex-disaggregated data in order to overcome the associated knowledge deficit. It launched a new Gender Data Portal as a one-stop source of information and resource on gender equality data and statistics ([www.data.worldbank.org/topic/gender](http://www.data.worldbank.org/topic/gender)) and has developed a set of 52 gender indicators as part of an Interagency and Expert Group on the Development of Gender Statistics (IAEG-GS) together with the United Nations Statistics Division and other UN agencies. Another cooperation with the United States, the OECD and UN Women (the Evidence and Data for Gender Equality Initiative or EDGE) focuses on gender indicators for education, employment, entrepreneurship and assets. While these initiatives are crucial, these quantitative indicators and sex-disaggregated data sets have to be accompanied by qualitative indicators that track changes in the power relationships between men and women and that look at women as rights holders in their relationship with political, legal and economic institutions and regimes in domestic and global settings in order to really measure and account for progress toward gender equality.

#### *Gender capacity-building and learning*

World Bank internal capacity-building and learning on gender for staff and country counterparts provides another example. Identified as one priority by the Development Committee in 2011, more efforts have been made to include gender in staff training, for example through guidance notes and seminar series. Gender modules have also been incorporated into existing training programs, such as for country assistant strategies or development policy lending, where regional gender staff are also offering advice for World Bank country teams and their client country counterparts. However, while these actions confirm that the World Bank is not treating gender as

a "fad", its gender capacity-building and gender learning efforts still reveal a "Washington bias" in training offers. Almost 70 percent of World Bank internal gender trainings in fiscal year 2012 took place in Washington, DC, with only 17 percent in country offices and 14 percent via location neutral formats such as webinars or e-learning. Much more support is needed, especially at the country-level, including with country-level gender staff. There is no evidence that the World Bank management has addressed the over-reliance on outside gender consultants criticized in the IEG report, or that it has taken action by significantly increasing the number of gender experts at its core staff. What is more, the World Bank has to integrate gender-expertise with much more personnel into its thematic, sector and regional work by focusing on hiring of "gender and..." experts that marry gender awareness and a solid knowledge of gender mainstreaming strategies and options with specialized sector or thematic knowledge in order to hold their own with non-gender sector experts and to be able to recognize the best sector-specific gender mainstreaming entry points. This is particularly important in sectors such as energy and mining, urban development, transport and the public sector where, according to the internal tracking, the lowest number of World Bank projects are rated as being "gender-informed," despite some increases from extremely low levels a few years back.

#### *Country-level gender diagnostics*

A categorization of a World Bank activity, project or program as "gender-informed" is the Bank's main vehicle to track improvements over time in World Bank gender mainstreaming efforts. "Gender-informedness" of World Bank activities is judged via three components: 1) a gender analysis or assessment of a project, program, loan or plan (analysis); 2) integration of gender actions into a project, program or plan (content); and 3) incorporation of gender considerations into the results framework of a program, project, or plan (monitoring and evaluation). However, this gender-tracking methodology, while relatively simplistic and easy to conduct, is deeply flawed and insufficient to track real gender mainstreaming success in World Bank activities or, even more importantly, their gender equality impacts on the ground in client countries. It prioritizes process (the ticking off of a check-box) and the plan for some action pre-implementation (ex ante) over results (post ante), namely the focus on real impacts during and post-implementation. For example, it does not include checks on implementation progress and therefore lacks the ability to provide the necessary information to intervene with corrective action if needed.

A "gender-informed" rating is used for the World Bank's country-level diagnostics as well as for its lending operations. For example, country assistance strategies' (CASes) levels of gender-informedness are categorized as "satisfactory" when they reflect compliance with Operational Policy 4.20, which requires that all CASes should draw on, and discuss, the findings of a recent country gender assessment (CGA), although the World Bank explicitly allows for gender assessments done locally or by other donor agencies to be taken as "equivalent" to an own World Bank country gender assessment. While the practice of accepting non-World Bank analysis as equivalent might avoid a duplication of efforts, it also deprives World Bank country-level staff of valuable opportunities for "gender learning-by-doing". It also might give the message that for the World Bank gender is not important enough to be considered part of World Bank staff core expertise and its core mandate; it would be hard to imagine the World Bank relying on the economic and financial analysis of other donor agencies for its own projects and strategic plans. It

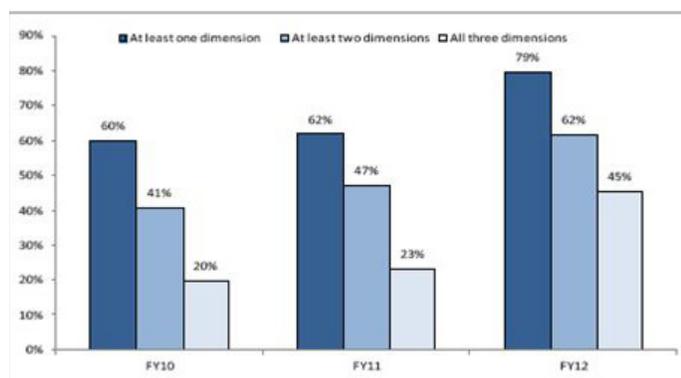
is therefore important that Regional Gender Action Plans focus on increasing the number and quality of own CGAs with firm commitments, including explicit budget commitments to invest in country-level diagnostics. World Bank CASes are rated as “more satisfactory” if gender-informed analysis is reflected in the design of the CAS program and “highly satisfactory” when the strategy incorporates gender considerations into the results framework, in addition to the analysis and the content of the program, thus including gender in all three dimensions. According to the mid-term review of IDA 16, in fiscal year 2012 all IDA CASes were gender-informed and rated as highly satisfactory (while only 70 percent of the IDA CASes in FY 2011 were).

However, as the IEG report has highlighted, using the CASes as the main approach to gender-mainstreaming instead of putting more emphasis on individual project appraisals runs the risk that any CAS might only identify gender as relevant for some sectors or actions, while ignoring other areas completely. This runs the risk that gender-mainstreaming is unnecessarily made contingent on client demands or narrowed only to sectors and themes identified by the CASes. For example, if only the health and education sectors of a CAS were identified as being of strategic gender importance in a given client country, then World Bank staff would only have to address gender in those sectors in order to be fully compliant with OP 4.20, ignoring for example the gender implications of agricultural or municipal services projects under the same CAS. Such a CAS could still get a “highly satisfactory” rating, although it only selectively addresses and integrates gender considerations and thus is far from being truly gender-mainstreamed.

#### Scaling up “gender-informed” financing

The tracking of World Bank lending as “gender-informed” likewise leaves much to be desired. At first glance, there has been major progress in integrating gender into World Bank financing operations since fiscal year 2010. The World Bank’s own 2012 implementation update reports that 83 percent of all lending approved by the Board in that fiscal year was “gender-informed” (a rise from only 54 percent in FY 2010), which translates to US\$29 billion of the World Bank’s total of US\$34 billion loans. As in the case of the CASes, gender-informedness of lending is assessed in three dimensions – analysis, actions, and monitoring and evaluation – and rated on a binary (yes or no) scale. However, to be rated as gender-informed it

#### Share of World Bank lending operations rated as gender-informed by dimension, FY10-F12



Source: World Bank 2012c, p.17.

is sufficient for operations to score in only one of these three dimensions – leading to an inflationary use of the terminology and weakening it as a qualitative indicator.

A closer look at the numbers reveals that in FY 2012 only 54 percent of lending operations included both analysis and actions and that only 46 percent of lending operations were gender-informed in all three dimensions (with 62 percent in two dimensions and 79 percent in one dimension), although the numbers have been improving since FY 2010. Four out of ten operations in FY 2012 still had no plans to track the gender aspects of results. This shortcoming is explained partially by World Bank management by the fact that not all gender analysis of World Bank operations requires corresponding gender actions in the implementation or that there are some projects – such as a central bank reform project – which might not have gender-differentiated effects.

What is missing from a categorization of World Bank lending and spending as “gender-informed”, however, is a reflection on what the World Bank has learned of attacking the root causes of gender inequality or how it has adjusted its operations to be more in line with and supportive of gender equality and women’s rights as unalienable human rights. With the current categorization scheme, it is theoretically possible for the World Bank to have a perfect 100 percent gender-informed lending score while this lending still supports unacceptable gender outcomes in borrowing countries (for example, a development policy loan supporting macro-economic policy adjustments that lead to cuts in social protection programs and public services; trade and investment focused projects that discriminate against women in pay or precariousness of jobs; or support for a fiscal reform that does not take into account women’s differentiated income and employment pattern). To be more reflective of the real and gender-differentiated impacts of World Bank lending on men and women in developing countries, the World Bank should focus on a tougher standard, namely requiring gender-responsiveness of its operations instead of mere gender-informedness. Responsiveness to gender equality concerns focuses on the actions necessary to avoid impacts harmful to women and detrimental to gender equality and thus goes beyond a simple gender consideration (without the obligation to comprehensively act, address and redress).

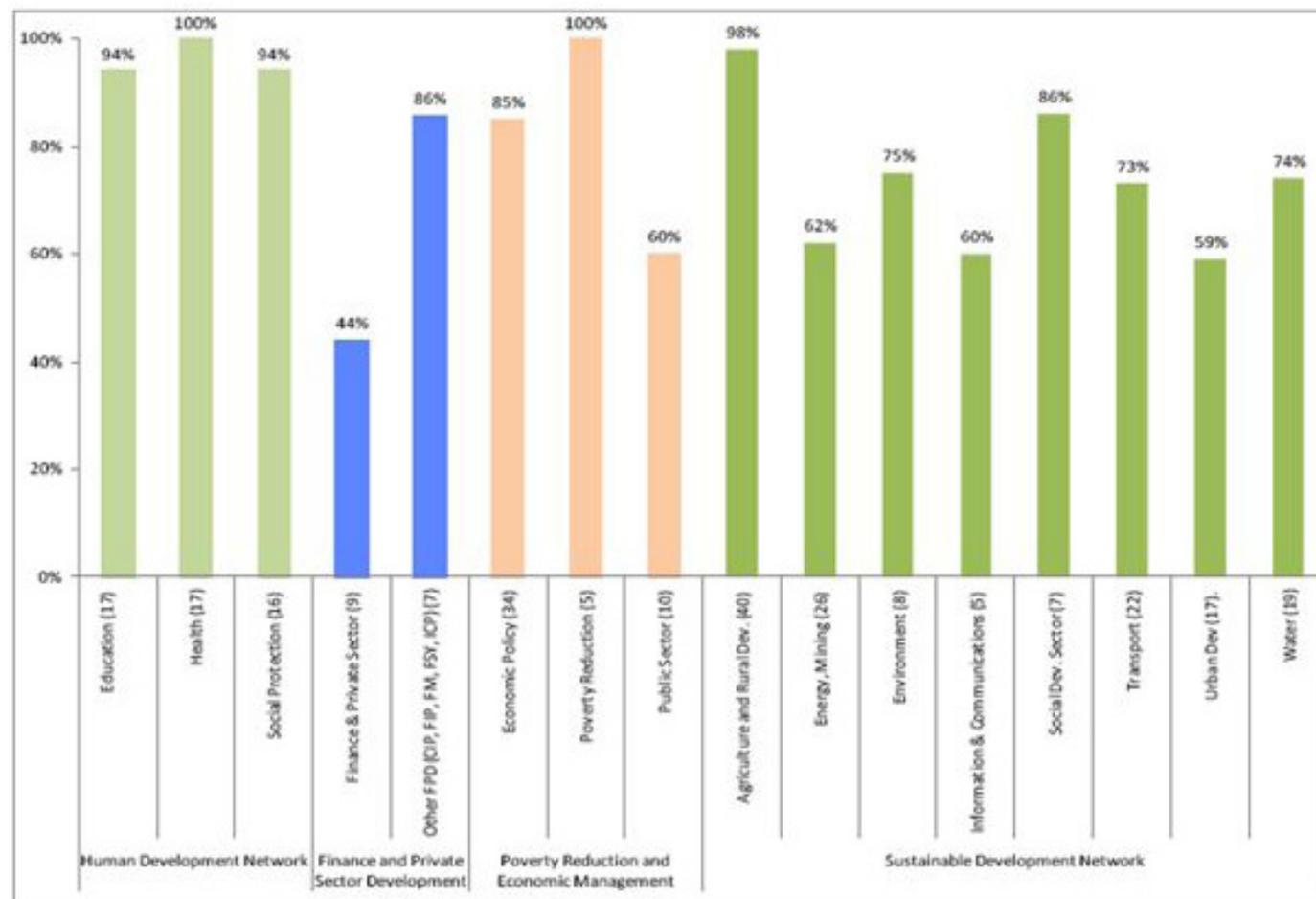
Even when utilizing the less stringent categorization of gender-informed lending within the World Bank Group, it is obvious that gender integration is uneven across World Bank institutions, sectors, geographical regions, networks and lending instruments, and that addressing these internal disparities has to be one of the gender mainstreaming priorities for World Bank management going forward.

Gender integration is also uneven across lending instruments. While the traditional gap between gender integration in policy-based and investment lending has narrowed (with both now close to 80 percent of loans listed as gender-informed), some important differences in loan instruments remain. Only half or less of both technical assistance loans and financial intermediary loans are classified as gender-informed. This is worrisome as technical assistance loans build the capacity of client countries to implement policies and projects independently in the future. Even more concerning is the low rate of gender integration in financial intermediary loans, where just 40 percent of loans rate as gender-informed. The concern here of course is that the World Bank’s gender mainstreaming mandates might not actually be implemented and monitored in World Bank

loans, as financial institutions in client countries receive World Bank loans to pass on to sub-clients irrespective of their and the sub-clients' capacity to implement projects in a gender-informed way that promotes gender equality impacts, and without much oversight or redress by the World Bank as the initiating borrower. A recent independent evaluation by the Compliance Advisor Ombudsman (CAO) of the financial intermediary loans provided by the International Finance Corporation (IFC), the private sector arm of the World Bank, has heightened that concern by finding that the IFC does not track or know of the capacity of its clients to implement social and environment safeguards in a significant portion of its financial intermediary loan portfolio.

The extent of gender-integration varies across client country groups, with operations in IDA countries, where 86 percent of FY 2012 Board operations were gender-informed, trumping gender performance in IBRD operations. This might on the one hand reflect the scope to address existing inequalities and thus the need for action, or on the other hand point to the bargaining strength and interests of client country groups. For example, projects and programs in Europe and Central Asia continue to lag behind other regions with 42 percent of projects not gender-informed at all. The figure is only 7 percent for both the World Bank's Southern Asia and the Middle East and Northern Africa regions, and 13 percent for the World Bank's Africa region.

*Gender-informed lending operations by World Bank network and sector, FY12*



Source: World Bank 2012c, p.24.

*Gender-informed lending by type of instrument, FY10-FY12*

	FY10	FY11	FY12
<b>Development Policy Lending</b>	<b>47%</b>	<b>52%</b>	<b>78%</b>
	<b>(85)</b>	<b>(69)</b>	<b>(55)</b>
<b>Investment Lending:</b>	<b>64%</b>	<b>64%</b>	<b>80%</b>
<i>of which</i>	<b>(299)</b>	<b>(315)</b>	<b>(202)</b>
Sectoral Investment Loan	65%	66%	83%
	(218)	(223)	(150)
Adaptable Program Lending	70%	54%	75%
	(30)	(35)	(24)
Economic Recovery Loan	71%	63%	91%
	(21)	(27)	(11)
Technical Assistance Loan	50%	55%	56%
	(14)	(20)	(9)
Sector Investment and Maintenance Loan	40%	100%	100%
	(5)	(5)	(5)
Financial Intermediary Loan	27%	40%	40%
	(11)	(5)	(5)
Performance-for-Results			<b>100%</b>
			<b>(2)</b>

Number of operations in brackets.

Source: World Bank 2012c, p. 25.

Also, while all World Bank networks have increased their share of gender-informed lending during fiscal year 2012, the share of lending operations with gender integration in all three dimensions (analysis, action and M&E) is biggest in the Human Development Network (HDN) at two thirds, which include education and health expenditures and thus represent development areas with a more traditional emphasis on women and gender equality. This is the result of a focus in IDA 16 on accelerating progress in gender-related Millennium Development Goals (MDGs), which have education and health indicators; IDA 16 also integrated a Reproductive Health Action Plan. By contrast, only 44 percent of the lending operations in the Sustainable Development Network (SDN), roughly a third (37 percent) of lending in the Poverty Reduction and Economic Management Network (PREM) and only a quarter (25 percent) of the World Bank activities in its Financial and Private Sector Development Network (FPD) are gender-informed in all three dimensions. Of course, it is in the activities and projects in these World Bank networks where a country's macro-economic policies and thus the framework for its development are addressed. These policy areas are also the key to addressing the root causes of the unequal power relationship between men, women and institutions that result in women's unequal access to political and legal, economic, financial and natural resources and which are at the heart of persisting gender inequalities. To have a lasting impact on reducing gender inequalities in client countries, the World Bank needs to focus more on these policy areas with both targeted women's empowerment actions and thoroughly gender-mainstreamed interventions. It is therefore particularly important to improve the extent to which monitoring and evaluation of lending operations in these policy areas are gender-responsive, especially since there is vast disparity within sector activities within World Bank networks.

#### *Gender and Coherence in World Bank Activities*

The Sustainable Development Network (SDN) is a relevant example for the great variation in gender performance within a network's sector activities, and thus deserves a closer look for two important reasons. Firstly, SDN dominates the World Bank Group's investment lending portfolio, and while its overall share of gender-informed lending, with 44 percent in all three dimensions, is the second best after the Human Development Sector (67 percent), SDN's energy and mining and urban development sectors are amongst the worst gender performers of World Bank operations. Only one third of energy and mining projects and two-fifths of urban development projects included gender-informed monitoring and evaluation. By contrast, all World Bank health projects in fiscal year 2012 did. Secondly, the sectors within the SDN – including environment, agriculture and rural development, energy and mining, transport, and water, as well as information and communication – are illustrative of the need to ensure policy coherence between the activities of the World Bank to support gender equality by being mindful of important policy linkages and avoiding World Bank funding at cross-purposes for gender. For example, World Bank lending for a large developing country energy infrastructure project with traditional fossil fuels will cement or even increase gender inequality and women's exclusion if it leads to the displacement of women as informal land users who are not included in compensation schemes and won't benefit from the project with access to cheap and reliable energy but continue to bear the brunt of climate change impacts in the country.

Incidentally, both climate change and gender are special themes in IDA 16 and are considered as special themes for IDA 17 as well.

Obviously, there are important linkages between both themes and there is thus a need to coherently address actions in IDA countries with a "double-mainstreaming" approach, namely one that mainstreams gender equality and climate change considerations into World Bank development actions under IDA 16. However, as the World Bank acknowledges in its own gender implementation reports, "gender considerations have often been absent from climate change discourse, projects and financing" even if there has been an uptick in World Bank efforts to enhance gender equality in access to services, resources and governance for climate-smart development, for example in recent disaster risk management capacity building activities financed or country diagnostics financed by the World Bank. The linkages, and thus the coherence of World Bank activities with a double gender- and climate-smart development focus, are also very sparingly addressed in the two thematic IDA16 Mid-term review implementation papers, reflecting anecdotal activities rather than the proof of a conscious coherence effort. Neither of the implementation papers contains a "gender and climate change" section or even a paragraph or box. By contrast the review paper on progress in gender mainstreaming devotes an entire section to a discussion of efforts to integrate a gender perspective into IDA support for fragile and conflict affected countries. The latter, like climate change or gender, is another special theme in IDA 16. World Bank management, and IDA funders, should therefore ensure that IDA 17 improves on the IDA 16 performance by focusing on gender and climate change linkages, including in preparatory papers, in the articulation of IDA 17 goals and its accountability and results measurement framework.

Thorough gender integration, beyond a selective approach via a few project components, is also needed in the World Bank's Climate Investment Funds (CIFs), which are outside of climate-related development spending via the World Bank IDA and IBRD operations. While in the CIFs there has been progress to include more gender elements in the adaptation-focused strategic country investment plans of the Pilot Program for Climate Resilience (PPCR), it is often not done consistently or coherently. What is worse, the Clean Technology Fund (CTF), the mitigation-focused investment vehicle for middle income countries under the CIFs, which will eventually disburse close to 70 percent of the overall CIF resources, is so far largely gender-blind. A recent external gender-review of the CIFs found that social and gender co-benefits do not occur automatically with the implementation of clean technologies (with the exception of household-level solid biomass use), but rather that clean technology investment plans under the CTF need to be designed in a pro-poor, gender-equitable way to benefit both men and women. Currently, the large-scale clean energy and transport infrastructure activities planned under the CTF, such as concentrated solar power or urban transit schemes, do not. Thus, CIF projects, specifically under the CTF, that do not start out with a gender analysis and assessment might actually harm women and contribute to gender discrimination. In the process, funding channeled through the World Bank would be used at cross-purposes for gender equality. Not integrating gender equality considerations will also undermine the effectiveness of these projects. For example, bus rapid transit systems (BRT) funded by the CTF such as that in Mexico might underperform in terms of ridership and thus emission-reduction projections if they do not analyze men and women's differentiated transit needs, usage and ability to pay and address those analytic findings in a project gender action plan. To give another example, a forest conservation effort, such as those funded by the CIF Forest Investment Program (FIP) in Indonesia, will go astray if it does not protect the traditional forest usage rights of women and men in local communities when designating for-

est conservation zones, and might destroy forest-dependent peoples' livelihood through expulsion or forced resettlement. Instead, FIP investment plans need to ensure that they involve men and women of local communities equally in the protection and management of forest resources and specifically include women in leadership positions to determine financial benefit and official resettlement compensation schemes to address the needs of local women, who often do not hold official ownership titles.

The World Bank CIFs, which are implemented in recipient countries through the regional development banks (RDBs), are also an unsavory example of how gender can become a pawn in the power play of different actors and in might get lost in the shuffle if there is no clarity in assigning accountability, including via results measurement frameworks for implementing a gender mainstreaming mandate. Each of the RDBs under the CIFs – the Asian Development Bank, the African Development Bank, the European Bank for Reconstruction and Development and the Inter-American Development Bank – have their own gender (mainstreaming) policy. For CIF projects and programs, the RDBs are supposed to follow their own gender and social

safeguard policies; however, there is no corresponding gender competence at the CIF Administrative Unit housed at the World Bank to ensure compliance. As the CIF Gender Review has highlighted, the reliance on RDB's gender policies for gender-responsive CIF project implementation has resulted in an uneven gender consideration as well as unclear responsibilities; gender experts from the RDBs are not involved early enough in CIF project preparation and implementation efforts, if at all. Thus, the external gender review suggested creating the position of a gender focal point for the CIF Administrative Unit to provide a coordinating role and to oversee accountability. Gender experts should be included in all CIF project and country missions as well as in CIF project implementation teams, both at the country and RDB-level; women as relevant stakeholders in client countries have to be integrated throughout the project cycle from initial design to national decision-making on spending priorities to monitoring and evaluation efforts; and all CIF projects have to analyze and address women's access to property rights and tenure security in CIF client countries to ensure that CIF investments contribute to gender equality.

## Resources:

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