Macroeconomic Policies and Gender in the World Bank

Elaine Zuckerman
ezuckerman@worldbank.org

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2000

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Annexes:

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Acknowledgements

I would like to thank all those who made time to brainstorm gender and macroeconomic policy linkages with me (Annex 1). Special thanks to Shahidur Khandkur and Cecilia Valdivieso of PRMGE for inviting me to tackle this challenging issue, to Lucia Fort and Susan Razzaz of PRMGE and Simel Esim of ICRW for insights, documents and links to people and to Karen Mason for facilitating meetings with busy Bank staff. I am very grateful to Wungram Shishak for perusing sample Bank documents in search of gender-macroeconomic policy linkages (Annex 6) and to Jean-Francois Wipf for his informal gender review of Bank operations.

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Recommendations

This paper on Bank gender-macroeconomic policy linkages was commissioned as a background report for the forthcoming Gender Sector Strategy Paper based on the recognition that macroeconomic policies do not always have the same effects on men and women and the different impacts have often been overlooked. It is the first Bank assessment of the extent to which macroeconomic policy and gender linkages permeate the Bank's work.

Progress has been greater in examining the gender impacts of Bank microeconomic than macroeconomic policy interventions. The main reason is that many macroeconomists and other staff consider macroeconomic work to be abstract of human elements let alone gender concerns. This finding suggests the need to sensitize staff about the potential contributions of gender analysis to economic growth and poverty reduction.

Having said this, there are gender-macroeconomic policy linkages made in the Bank that are barely publicized or known. These linkages, described in the paper, demonstrate that incorporating gender concerns into macroeconomic policy is a complex but desirable and doable process. The process has already been initiated unsystematically. It should be systematized and expanded.

The following are recommended entry points and priority actions to precipitate gender integration into Bank macroeconomic policy work. Some recommendations proposed apply to gender integration more broadly as well as specifically to macroeconomic policy work.

- **Deepening the Analysis**. This first rapid survey of the extent of macroeconomic policy-adjustment-gender linkages in the Bank's work skims the surface. It should be followed up with an in-depth country by country and product by product analysis based on interviewing country teams and surveying a greater sample of recent PFPs/PRSPs, PERs, CASs, SALs, SECALs and relevant ESW.

- **Asking the "Gender Questions".** For gender to be considered in Bank macroeconomic work, managers and staff must automatically ask relevant "gender questions", including:
  - What are the gender differentiated consequences of every macroeconomic policy and intervention?
  - How can the macroeconomic policies and interventions promoting economic growth be enhanced by gender equality?
  - How can macroeconomic policies and interventions promote gender equality in order to stimulate economic growth and reduce poverty?

- **Expanding Commitment**. The Bank President and some of the Managing Directors support gender sensitive macroeconomic policy work but it is essential that all the Vice Presidents, Chief Economists and staff down the line, who formulate macroeconomic policy, automatically ask the gender questions and be committed to achieving equal gender outcomes.

- **Considering a Safeguard Policy**. The possibility of making gender a safeguard policy should be considered. A gender safeguard policy could positively affect all Bank activities, including macroeconomic policy work, by ensuring that women and men are not hurt by policies and by requiring that gender analysis be incorporated into all Bank work including PFPs/PRSPs, PERs, CASs, SALs, SECALs and relevant ESW, as well as QAGs, QETs, toolkits, adjustment and relevant investment operations. A possible gender safeguard policy would be more enforceable than the existing OP 4.20 which only recommends that gender be integrated into Bank work.

- **Asking the Gender Questions in OED Evaluations**. To date, OED evaluations of CASs, PERs, SALs and SECALs and of the role of gender in Bank operations have not examined whether macroeconomic policy and SALs and SECALs have differential gender impacts or whether macroeconomic policy could be improved through incorporating gender considerations. Future OED evaluations should address macroeconomic policy-gender linkages.

- **Expanding Consultations**. All Bank macroeconomic policy work including adjustment operations should be premised on deep and systematic consultations with women and men in the countries concerned on the potential socioeconomic impacts of Bank macroeconomic policies on them. Such consultations are likely to stimulate greater gender integration into macroeconomic policy work including adjustment operations.

- **Partnering Externally**. The gender differentiated consequences of Bank macroeconomic policy is at the top of the agenda of several external organizations trying to influence the Bank including the Association of Women in Development, Global Bridge of the University of Sussex, Oxfam, UNIFEM, Women's Eyes on the World Bank and Women's Watch. Some of these groups are already represented in the Bank's External Gender Consultative Group (EGCG) but the EGCG is not very active today. Since the gender impact of adjustment is the key Bank issue of interest to these groups, the Bank could leverage partnerships around this issue by jointly developing an external pressure strategy focusing on more effectively integrating gender into the Bank macroeconomic agenda. External partners can be important allies in deepening gender's role in macroeconomic policy work.

- **Partnering Internally**. In this teamwork and partnership era, it is politically advantageous to ensure teams preparing PRSPs, PERs, CASs and all other Bank products include both macroeconomists and gender specialists. This could be achieved through expanding the number of gender specialists, especially in the regions, and/or through more cross-support.

- **Financing Gender Budgets**. Gender budgets can be effective tools in convincing politicians of the need for gender-differentiated public expenditures. Recognizing that public expenditures do not have gender neutral impacts, the Bank is financing gender budgets (in Bangladesh and Rwanda). The Bank could contribute to gender equality in many countries by supporting gender budget initiatives in more countries.

- **Tying Gender Coordinators to PREM**. Gender coordinators and Chief Economists and their staff should be able to interface easily. Placing all the gender coordinators within PREM or in a joint PREM-ESSD arrangement close to the Chief Economists would facilitate dialogue and sensitize unconvinced economists of the efficiency and equality advantages of supporting gender.

- **Providing Training**. Training for managers, economists and other staff should be provided in gender awareness demonstrating that gender equality accelerates economic growth and the differential gender impacts of macroeconomic policies. Conversely, non-economist gender specialists should be trained in basic macroeconomic concepts. These types of training could be provided by gender-sensitive Bank economists, the gender coordinators and external experts. One possible format could be a half day workshop where macroeconomists and gender specialists share ideas about strategies for promoting growth and reducing poverty. Gender-macroeconomic policy linkages should also become a core theme of Bank gender training. The Gender and Development unit should closely monitor the outcomes of MENA’s pilot *mandatory gender training,* slated to include gender and macroeconomic linkages.

- **Providing JIT TA Clinics**. In this era of ubiquitous overwork, *just-in-time customized technical assistance* clinics and workshops should be provided on how to perform gender sensitive macroeconomic analysis and how to incorporate gender into all products with macroeconomic content. These timely, customized TA services should be readily available in response to staff and client demand. Various formats of JIT TA clinics should be combined since no single approach will suit all staff and clients.

- **Providing Incentives**. Incentives to incorporate gender can work wonders as the Latin American gender unit is demonstrating by offering gender specialist services out of its own budget, in addition to opportunities to provide cross-support. During a transition period until gender becomes automatically incorporated into Bank work, the Gender and Development unit and regional gender coordinators should offer “gratis” services to engender operations.

- **Marketing Gender**. Gender marketing can be a powerful tool influencing integrating gender into the Bank agenda. Again, LAC provides a model. It disseminates persuasive brochures to regional staff offering its gender services to improve the efficiency and equality of interventions. Effective gender marketing can be used Bankwide to promote gender generally and macroeconomic policy-gender linkages specifically. For example, the Gender and Development unit and the regional gender coordinators could distribute simple brochures and emails presenting the gender questions staff should raise in all their work.

- **Considering Providing an Advisory Service**. The Gender and Development unit should consider establishing its own advisory service, like the Education Family’s, which facilitates sharing experiences and provides JIT technical information to staff, clients and the external community on all gender issues including gender-macroeconomic policy linkages. A gender advisory service would be able to more efficiently respond to gender requests than can the existing broader PREM network advisory service.

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These recommendations collectively present a strategy for integrating gender into Bank macroeconomic policy work, including ESW, strategies, dialogue, structural adjustment and investment operations.

Macroeconomic Policies and Gender[1] in the World Bank

Introduction

This paper on Bank gender-macroeconomic policy linkages was commissioned as a background report for the forthcoming Gender Sector Strategy Paper. It was solicited based on the recognition that macroeconomic policies do not always have the same effects on men and women and that the differentiated impact has often been overlooked. It is the first Bank assessment of the extent to which macroeconomic policy and gender linkages permeate the Bank's work. [2]

In recent years, the donor community has increasingly recognized that gender is a central determinant of differential access to, use of, and control over economically productive resources. This has implications for the productivity and dynamism of the economy. Also, the positive effects of gender equality on economic growth and poverty reduction are receiving greater recognition today than previously. However, Bank macroeconomic policy does not yet integrate gender considerations rigorously. There are several interrelated reasons for this:

- There is still little consensus in the Bank on whether there are valid linkages between macroeconomic policy and gender. Some Bank staff are not yet convinced of the human rights merits or economic growth benefits that result from integrating gender concerns into macroeconomic policy work. Although signals from top management suggest that the Bank is gender aware and responsive, in reality, one or two rungs down the hierarchy from the top gender awareness is very uneven.
- Exploring the links between macroeconomic policy and gender is a fairly new area of research and concern and one that few Bank staff, including economists, have considered.
- No incentives exist to motivate Bank staff to integrate gender concerns into macroeconomic policy work and little technical support is provided to assist the process.
- There is confusion among some Bank staff about the meaning of gender and gender mainstreaming and about what are the Bank's gender objectives generally, let alone about how macroeconomic policy affects gender outcomes and how gender affects macroeconomic growth.
- Few staff feel they have time to integrate gender into any or much of their work given increasing competing claims on their time (Morgan 1998).

There are some encouraging signs but they need dissemination and reinforcement:

- The Bank President supports the desirability of considering gender impacts of all Bank work but his views are not widely known or shared yet because they are insufficiently publicized.
- Significant analytical work containing macroeconomic policy and gender linkages are emerging such as the 2000 Policy Research Report on Gender. The publication of and publicity surrounding this Bank flagship research product should stimulate staff to incorporate macroeconomic policy gender linkages into their work.
- A handful of recent adjustment loans include gender sensitive conditionalities showing that it is possible to deepen gender equality through adjustment lending.

[1] Gender in this paper refers to women and men although interviews with Bank staff revealed that many staff use the term gender synonymously with the term women. Gender, macroeconomics and a few other terms used in this paper are defined in the **brief glossary in Annex 2**.
[2] Annex 3 contains the consultant's Terms of Reference.

This paper was researched and written during December 1999 based on a strategy of reviewing a small sample of Bank documents including ESW, PFPs, PERs, CASs, SALs and SECALs (Annex 6) and interviewing Bank chief economists or their staff, gender specialists in the central anchor and the regions and in bilateral agencies and NGOs on the gender-differentiated impact of Bank macroeconomic policies (Annex 1).

The paper is organized as follows: Recommendations about points of entry are made at the beginning of the paper. Section I provides an overview of key relationships between macroeconomic policy work, especially structural adjustment, and gender, relevant to Bank activities. It is a prelude to the main focus of this paper, the extent to which and how Bank macroeconomic policy work has integrated gender, presented in Section II. Section III draws conclusions. Annexes include a list of contacts, a brief glossary, terms of reference, the magnitude of adjustment lending by year and region, select gender indicators and documents reviewed.

Section I

Selected Macroeconomic Policy Themes and Gender

"It is rare to find discussion among economists of the gender effects of macroeconomic policies" (Jacobsen 1994). Although this 1994 statement from a leading gender economist still rings true, since the 1995 Fourth World Conference on Women in Beijing (Beijing Conference), attention to the gender differentiated outcomes of macroeconomic policies, especially structural adjustment, and to the enhanced macroeconomic growth resulting from gender equality, has deepened. This attention, initially concentrated in academia and local and international non-governmental organizations (NGOs), has influenced the Bank to focus increasingly on these issues. The themes addressed in the remainder of Section I were selected because of their relevance to the Bank's macroeconomic policy agenda. They are introduced here as a prelude to analyzing their treatment in the Bank in the Section II.

Structural Adjustment

Bank-sponsored structural adjustment in developing countries was initiated around 1980 in response to recessions. Countries around the world undertook austere structural adjustment programs with Bank and Fund support to rectify macroeconomic imbalances (see Section II). During the 1980s, structural adjustment programs often required public expenditure cutbacks without specifying where the cuts would be made. Governments would decide which priority public expenditures would be preserved and which would be cut. However, it was common for social spending on welfare, health and education to suffer cuts. By the late 1980s, with poverty increasing in most adjusting countries, analysts outside and inside the Bank used empirical case studies and social indicators to demonstrate the social costs of adjustment (Cornia and Stewart 1987; Zuckerman 1989; Ribe et al 1990; Zuckerman 1991) and, to a lesser extent, its deleterious effects on women.[3]

The biggest social conscience came from civil society. At and following the Beijing Conference, civil society has exposed the gender-differentiated social impacts of structural adjustment programs and has pressured the Bank to redress them. For example, Women's Eyes on the

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[3] The author designed and chaired a session on the "Impact of Adjustment Policies on Women" at the 1989 Association of Women in Development Conference held in Washington DC.

World Bank (WEWB), a campaign run by an NGO network established at the Beijing Conference, has pressured the Bank to mitigate the gender differentiated negative consequences of structural adjustment. So far, WEWB has exerted the greatest pressure on adjustment programs in Latin America, the region with the largest proportion of Bank adjustment investments, amounting to close to one third of the 1988-99 total (Annex 4A) (WEWB U.S. – 1997). NGO criticism of the social impact of Bank structural adjustment policies also led to the establishment of The Structural Adjustment Participatory Initiative (SAPRI), a tripartite NGO, Bank and government research program. SAPRI is examining the social impact of structural adjustment policies like privatization, public expenditure cutbacks and trade liberalization in seven countries – Bangladesh, Ecuador, Ghana, Hungary, Mali, Uganda and Zimbabwe. SAPRI's research agenda explicitly includes gender concerns but it is too early to assess outcomes.[4]

Although not everybody is convinced about whether macroeconomic policies are intrinsically gender neutral or whether they have social, not to speak of gender-differentiated impacts, even if cause and effect cannot be proved, there is ample evidence to correlate adjustment with negative social and gender effects.[5]

Women particularly tend to face difficulties in the context of adjustment. For example, in some countries, health and education expenditure cuts and new healthcare and schooling fees reduce women's and girls' access to these services more than men's and boy's (Blackden and Bhanu 1999). Expenditure cutbacks in healthcare in some African countries, for example, shift an additional care burden onto women by intensifying their unpaid reproductive work,[6] crowding out their labor force participation and undermining women and children's well-being. External criticism underlines that female household labor is not infinitely elastic, ready to absorb any amount of extra work. A typical and influential external voice from a developing country says, "The World Bank has been central to the structural adjustment programmes which have impacted extremely negatively on women in those countries which have implemented these programmes." (Budlander 1998).

This was the dominant civil society view expressed at the Beijing Conference. Subsequently, the body of empirical work, case studies and macromodeling demonstrating a correlation between adjustment and poverty and gender inequality has been growing (Cagatay, Elson and Grown, 1995). The remainder of this section presents key themes from this work as a prelude to examining the field of macroeconomic policy and gender linkages in the Bank in Section II. Much new analysis focuses on gender-differentiated trade liberalization effects. Experiments are underway creating gender budgets and inserting gender into macroeconomic modeling and national accounts. These approaches are examined in the remainder of this Section.

Global Trade Liberalization

Among structural adjustment conditionalities, public expenditure cutbacks have received a fair share of external criticism, causing the Bank to require that the social sectors be protected. In recent years, *trade liberalization* measures have been the top target of concerted attacks on structural adjustment. International trade used to be assumed to be gender-neutral. As

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[4] See www.worldbank.org/research/sapri.

[5] Many argue that we cannot disentangle whether worsening poverty and gender inequality in adjusting countries are attributable to austere macroeconomic adjustment policies like public expenditure cutbacks and/or to government mismanagement and/or recessions. Moreover, we cannot know the counterfactual of what would have happened without adjustment. Adherents of this view conclude that we cannot blame adjustment measures for deteriorating social indicators.

[6] See the Annex 2 glossary for definitions of terms used in the text.

international trade has intensified in recent years, partly spurred by structural adjustment trade liberalization measures, attention to the social and gender-differentiated impacts of liberalized trade has been increasing. Countries with and without explicit Bank-financed adjustment programs have been liberalizing their trade regimes -- reducing barriers to imports and stimulating exports in shifting from import substitution to export promotion models. This is because trade, through increased exports, has the potential to stimulate economic growth. Based on country comparative advantages, economies of scale due to expanded markets, and technical innovation stimulated by global competition, trade also enhances productivity.

Although international trade keeps increasing, from about **25%** of world gross national product (GNP) in 1970 to about **45%** in 1995 (WDR 1995), its structure and geographical distribution vary enormously and remain in constant flux. Worldwide, manufacturing and services trade have increased steadily while trade in primary commodities has declined. In 1994, Asia contributed to 27% of world trade while other developing country regions had much smaller shares of the trade pie: LAC, 4.5%; MENA 2.9% and Africa, only 2.2%. The remaining 61% of world trade occurred among developed countries. Africa's share of world trade actually fell from 4.2% in 1984 to 2.2% a decade later and Africa has benefited less from trade than other regions (Fontana, Joekes, Masika 1998). Asia and Latin America have adapted to changing markets more rapidly than has Africa (Blackden &Bhanu 1999).

Where does gender enter this trade picture? Developing country exports are often associated with feminization of the work force. The comparative trade advantage of developing countries is predominantly unskilled labor **--** their most abundant factor of production and the main and often sole asset of the poor. In many countries women compose the majority of the poor. Women tend to work in labor-intensive export sectors, such as agricultural or horticultural production for foreign markets (for example in Colombia and Uganda) and in manufacturing clothing, electronics and food-processing (for example in Bangladesh, China, Haiti, Honduras, Jordan, Morocco and Thailand). Analysts estimate that over 80% of export processing zone (EPZ) jobs are held by women (Beneria and Lind 1995). Previously "unemployed", unremunerated women, most of them young, have been drawn into paid work for the first time in export industries. This has become a worldwide pattern. In Mexico, the proportion of women working in the labor force has doubled since 1970 when it was 18% to 36% in the late 1990s.[7] Most of the new Mexican jobs for women are export-related. In some African countries, women are most represented in informal sector traded goods (Blackden and Bhanu 1999). Much of women's labor consists of home-based outsourced products, which pays women less than workers receive in the formal sector.

On balance, the benefits from women's employment and income opportunities have been positive. Although wages tend to be low and working conditions are far from ideal in the manufacturing sector, many women are receiving salaries and benefits like health insurance for the first time. Generally, women's wages are below men's but they exceed levels women would have earned in other sectors. In some countries where women previously did not receive wages, garnering income has empowered women, increasing their influence on household decisions and their status in communities. Recent research in Mexico indicates that as women enter the labor market, men are sharing housework activities.[8]

[7] Luz Maria de la Mora, Counsellor, NAFTA Office, Embassy of Mexico, Washington DC in presentation at Women's Edge forum, "Women's Lives and the World Economy III", December 15, 1999.
[8] See www.worldbank.org/lacgender.

However, in Sub-Saharan Africa (SSA), where agriculture and other predominantly primary products predominate in exports, women have benefited less from export production than have men and than have women in other regions. African women typically contribute unpaid family labor on smallholder plots they do not own. African women play a greater economic role than do women in any other region but their work is more often unpaid and unrecorded in GDP (Blackden and Bhanu 1999). African women comprise about 60% of the informal sector and about 70% of agricultural labor. In poorer African countries, intensification of female labor, often unpaid, can worsen their nutritional and health status (Fontana, Joekes and Masika 1998). But SSA women involved in non-traditional exports like horticulture and possibly agro-industry fare better (Blackden and Bhanu 1999).

On balance, the gender-differentiated impacts of trade liberalization are sometimes positive and sometimes negative on both men and women. The different regional gender impacts suggest the need for differentiated policy interventions to redress gender inequalities linked to trade patterns. For example:

- In Asia and Latin America, where female participation in wage labor in export industries is high, policies should focus on reducing labor market discrimination to equalize the benefits of trade between genders.
- In African countries, where agriculture is the main focus of export activities, policies should focus on legalizing and enforcing women's property rights in land and removing other obstacles to women benefiting from their labor.
- In EPZs everywhere, there is need to monitor and enforce labor standards to improve working conditions for women in export industries.
- In trade liberalization everywhere, including adjustment program trade liberalization, there is need to take gender differentiated patterns into account, especially women's unpaid productive and reproductive work (see Annex 2) and intra-household resource allocations.

Gender Budgets

Through much of the structural adjustment era, traditional government budgets and public expenditure planning rarely paid attention to gender targeted spending or to the gender-differentiated impact of public spending. Adjustment-induced expenditure cutbacks were not scrutinized for their gender-differentiated effects. This began changing in the 1980s when Norway and Australia launched budget gender analyses. By the early 1990s, extensive gender budgeting was applied at both the national and state levels in Australia but the exercise diminished with the arrival of conservative governments after 1996.

However, Australia's gender budget analysis played a useful role in illuminating that government budgets impact men and women differently (Esim 1999). Only a fraction of 1% of Australia's budget was targeted by gender. Although Australia's gender budgeting has waned, subsequently other countries undertook gender budgeting exercises including South Africa, Barbados and Sri Lanka with Commonwealth support. South Africa's exercise, called the Women's Budget Initiative (WBI), has been quite comprehensive, systematically analyzing all government spending sectors (Budlander 1996, 1997, 1998). South Africa's WBI has become a developing country gender budget model. Its main accomplishments are considered to be the following:

- It analyzes every department budget from a gender perspective and makes transparent how men and women benefit from all public spending. The WBI demonstrated that over 98% of South African government spending is untargeted and supposedly gender neutral. Less than 2% is specifically targeted to men or women.

- It examines the gendered impact of all parts of the government's annual budget on citizens. It analyzes both the efficiency and equity implications of budget allocations from a gender perspective.
- It stimulates gender sensitivity whenever decisions on allocating resources by the government are made. Gender questions are asked when choices are made and decisions are taken about spending priorities. As a result, the government has begun to engender the budget and macroeconomic policy.
- It clarifies which budget choices are needed to improve welfare and reduce poverty.
- It draws attention to the possible gender impact of policy-determined spending shifts.

Macromodeling

Another new approach to understanding the gender impacts of macroeconomic policy is through macromodeling, a popular and powerful economics tool used to inform policy directions. Macromodeling traditionally has not incorporated gender considerations but recent experiments indicate that it is possible to incorporate gender into macromodeling (Darity 1995; Elson 1995; Erturk & Cagatay 1995; Fontana & Wood May 1999; Fontana & Wood November 1999; Taylor 1995). Early attempts have modeled men and women as separate factors of production in a computable general equilibrium model and introduced socially and economically differentiated gender categories in the micro and meso components (see Annex 2) of the macroeconomy -- households, firms, government and markets.[9] Some models also make unpaid reproductive labor visible. Some capture the different consumption and savings patterns of women and men, for example, demonstrating that women invest more and men less in health and education, particularly of children. This conclusion leads to policy recommendations to distribute income toward women to promote equity and growth through enhancing women's skills and control over resources. These objectives could be attained by providing skills training to women, by changing property right laws to expand women's access to land and by eradicating gender discrimination in labor and credit markets.

These positive initial attempts at incorporating gender into macromodeling confirm that it is important to ask what are the differential effects of macroeconomic policies on men and women. At this early stage, the modelers feel that their initial experiments do not yet capture the full complexity or significance of gender in the macroeconomy but they are persevering to develop models which do.

National Accounting

Another area of new macroeconomic policy-gender work is national accounting. Traditional national accounting has not incorporated the reproductive economy where women's labor is unpaid (Blackden and Bhanu 1999 Annex 1 by Semil Esim). It has focused on paid labor in the monetized productive economy, mostly men's. In recent years, there have been attempts to incorporate the positive benefits or externalities of women's work caring for the household, children, husbands and elders into national accounts. If the value of the "care economy" were monetized globally, the UN estimates that women's unpaid work would be equal to about $11 trillion a year. The workers in the care economy, overwhelmingly women, deserve to be paid for their care work, consisting of maintaining a household, caring for family members and engaging in community work and this reproductive labor ought to be recorded in national accounts.

Because women work in both the productive and reproductive economies, they face competing claims on their labor time. To mitigate the harmful effects of women's extra work burden

[9] Marzia Fontana presented this model applied to Bangladesh at the World Bank on December 16, 1999 (Fontana & Wood November 1999).

resulting from adjustment social spending cutbacks, attempts are being made to produce time studies accounting for women's and men's work, documenting, for example, all women's economic contributions. Experiments have produced parallel care economy national accounts but no satisfactory method has been developed yet to integrate the value of unpaid reproductive activities within national income accounts.

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These emerging approaches for understanding macroeconomic policy-gender linkages provide a sense of the existing aspirations and potential to integrate gender into macroeconomic policy work. They set the stage for examining to what extent and how gender has been considered in Bank work.

Section II

Gender & Macroeconomics in the World Bank?

To what extent has Bank macroeconomic policy integrated gender considerations? Very modestly. It is much more common to find gender analysis integrated into Bank microeconomic issues like education and health financing than it is to find it incorporated into macroeconomic policy work.

Progress in integrating gender into Bank macroeconomic policy work has occurred, but slowly and incompletely. At the beginning of the 1990s, gender, then an emerging social concept, was only mentioned occasionally in Bank products such as ESW and SAL/SECAL evaluations (Annex 6). A decade later, gender has become legitimized in the Bank, attested to by the establishment of the Gender and Development unit in the Poverty Reduction and Economic Management Network, headed by a Director who chairs the Gender Sector Board, and by the appointment of a gender coordinator in each region.[10]

The Bank's intention to integrate gender considerations into all its work, particularly through Country Assistance Strategies (CASs), is embodied in Bank Operational Policy 4.20, revised in 1999. OP 4.20 expresses the Bank's aim to reduce gender disparities and to integrate gender considerations, but this is not a requirement. Staff tend to view such aims as optional guidance if there is no real mandate and few resources are allocated to fund the work (Morgan 1998). Considering macroeconomic policy-gender linkages is viewed this way by many staff.[11]

Laxity in applying OP 4.20 is reflected in the continuing omission of gender considerations from most macroeconomic policy analysis in key Bank products including CASs and PERs and in

[10] The Latin America and Caribbean region has developed a gender unit with about 12 staff.
[11] There is no unanimity over whether a mandatory requirement that gender be integrated into Bank work would be effective. Some argue for a gender Safeguard Policy mandating gender integration into all Bank work while others maintain that persuasion and empirical example are more effective. This paper recommends a Safeguard Policy be considered since it is likely to provide incentives which can make an enormous difference.

some 90% of adjustment operations -- which in FY99 constituted over half of total commitments (Annex 4B). It is time for practice to match statements of intent.[12]

There are signals that we can expect practice to better reflect intent in future:

- The Gender and Development Unit and the Gender Sector Board have new leadership, and regional gender coordinators have been in place for at least a year and considerably longer in some regions. They are concerned about integrating gender into macroeconomic policy work including adjustment operations.
- The Bank is launching a new set of country integrative tools to support the Country Development Framework (CDF) approach which provide a strategic opportunity to engender Bank work. In particular, the Poverty Reduction Strategy Papers (PRSPs) which are replacing the gender-blind Poverty Framework Papers (PFPs), will incorporate gender considerations. PRSPs are described below.
- The first Bank Gender Strategy Paper under preparation, to be sent to the Board of Directors in FY2001, presents an opportunity to promote incorporating gender into the Bank's macroeconomic work. Executive Board approval of the strategy would increase the legitimacy of integrating gender into all Bank work including macroeconomic policy and structural adjustment.

  It is recommended that the forthcoming Bank Gender Strategy recommends that macroeconomic policy work both promotes gender equality as a means to accelerate economic growth and analyzes the gender-differentiated implications of economic crises, recessions and structural adjustment, accompanied by programs to prevent or mitigate any negative effects.

- The 2000 PRR dedicated to gender, to be published soon, will highlight gender-macroeconomic policy linkages such as the positive effect of gender equality on enhancing economic growth.

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The status of macroeconomic policy-gender linkages in the Bank are examined in the two subsections below. The first subsection assesses the degree of gender awareness among Bank staff. It surveys regional variations and makes recommendations to foster greater gender sensitivity in Bank macroeconomic policy work. The second subsection explores the extent to which macroeconomic policy-gender linkages have been and could be made in key relevant Bank products – ESW, PFPs, PERs, CASs, PRSPs and SALs and SECALs.

Bank Staff Sensitivity to Macroeconomic Policy and Gender Linkages

Staff Awareness of Gender Questions

To achieve gender integration into Bank work, all staff must (automatically) ask the following "gender questions":

[12] For many years, adjustment lending was maintained at about a quarter of total Bank lending. To address the East Asia crisis, the level of adjustment lending climbed sharply in the last two years (Annex 4B).

- *What are the gender-differentiated impacts of all activities?*
- *How can each intervention promote gender equality in the objective of enhancing economic growth?*
- *How can economic growth be enhanced by gender equality?*

In rare instances these questions might be irrelevant but generally there are gender-differentiated impacts of most activities from water supply to roads to education to exchange rate changes to trade liberalization. Only some staff are aware of these questions. Far from all Bank staff ask these questions in macroeconomic policy work.

The following are examples of questions that staff involved in structural adjustment operations should ask:

- Do the adjustment measures, for example, price liberalization and market deregulation reforms, have different implications for women and men, for example, on unemployment, increased care burdens, greater social problems like violence etc. If so, what can be done to avoid or mitigate these undesirable impacts?
- Are the reforms directed toward removing obstacles to women's and men's access to resources and services?
- Are there gender-based barriers to economic growth in the new economic regime?
- How does the adjustment operation's civil service streamlining affect men's and women's employment situations? What compensatory measures could target redundant men and women?
- How could the adjustment operation promote gender equality in the objective of reducing poverty and enhancing economic growth?

Are staff involved in macroeconomic policy work, such as Chief Economists, asking the above sets of questions? Interviews with Chief Economists revealed that they hold a variety of views about which macroeconomic issues have gender-differentiated impacts. Only one regional Chief Economist stated that gender is not a priority in macroeconomic work. The others were more sensitive. The most gender aware Chief Economists expressed the following views:

- One Chief Economist believes that there are strong linkages between macroeconomics and gender, for example, in trade policy reform. He cited the example of young women in his region who before trade policy reform remained at home who now work in non-traditional exports for a salary, gaining financial autonomy, postponing marriage and contributing to fertility decline. He also believes that inflation negatively affects the poorest and among them women are hurt most.

- Another Chief Economist suggested we start our macroeconomic policy-gender analysis by asking what women and men do in an economy and how they are each impacted by macroeconomic policy reforms. For example, if women are working in traded sectors, then they will be affected by exchange rate changes. He pointed out that macroeconomic policy reforms could also have positive gender effects, for example, if public expenditures increase for education, then teachers, the majority of whom are women in many countries, stand to gain. He proposed using time budget surveys to estimate how men and women use their time and to estimate how different macroeconomic policies will affect them.

These are excellent insights. But there is also legitimate confusion among Chief Economists and other staff on what the gender mainstreaming objective means. Does gender mainstreaming mean no longer having to mention the gender-differentiated impact of Bank interventions since gender equality has been achieved? Or does it mean analyzing and stating the gender-differentiated impact of all Bank interventions? Gender mainstreaming means considering gender in all activities through automatically asking the three gender questions above. This definition needs to be disseminated among all Bank staff.

To ensure all staff ask the gender questions requires transforming the views of those not yet on board. Training staff is one obvious solution. Another is providing just-in-time (JIT) clinics on how to integrate gender concerns as needed for specific work.

It is recommended that training, JIT clinics, workshops and other forms of technical assistance be provided to encourage staff to ask the gender questions, and to help them perform gender sensitive macroeconomic analysis and incorporate gender into macroeconomic policy work including adjustment operations. Various formats should be combined since no single approach will suit all staff.

Locating Gender in the Regions

Most of the gender coordinators have held their jobs for only one or two years.[13] Most lack stable budgets, with some depending heavily on potentially unsustainable trust funds. Some, but not all, regions have strong ties between economists and gender specialists. This tends to be conducive to making macroeconomic policy-gender linkages. Placing the central Gender and Development Unit squarely in the Poverty Reduction and Economic Management (PREM) Network, responsible for taking the lead in economic policy, poverty, public sector management and gender provides a framework conducive to integrating gender and economic issues. The same synergy applies to the regions.

It is recommended that all gender coordinators have primary ties to PREM or to a joint PREM-ESSD unit in order to strengthen the position of the gender coordinator/units and also to sensitize those regional economists who need to gain understanding of the economic value of gender considerations.

To foster mutual understanding and trust between gender staff and economists, to demystify each group's important issues, to develop positive synergies between the two and highlight how gender equality contributes to economic growth, workshops could be organized to bring them together. Workshops would sensitize those economists with only a rudimentary knowledge of gender issues, allowing them to learn from more gender-sensitive economists as well as from gender specialists. ESW research demonstrating that gender equality contributes to economic growth could be presented (Blackden and Bhanu 1999; Dollar and Gatti 1999; Klassen 1999).

It is recommended that half day workshops be organized for gender specialists and economists, led by experienced facilitators, with presentations on ESW demonstrating that strong gender analysis and investments in gender equality contribute substantially to economic growth.

Varied Regional Approaches

Based on interviews with regional gender coordinators and/or staff and with chief economists and/or staff (Annex 1), the following synopses describe the reporting arrangement of each gender coordinator and regional gender-macroeconomic trends and/or activities. It is in no way judgmental but is intended to disseminate information on the interesting regional variations.

[13] The historical reasons for this situation are explained by Peter Morgan (Morgan 1998).

Sub-Saharan Africa (SSA). SSA's gender coordinator is located in a joint PREM-ESSD Poverty Reduction and Social Policy unit. This facilitates effective interface with other economists and poverty and social colleagues. Interestingly, SSA's gender staffing has shrunk during the last few years but gender integration into macroeconomic work has not diminished as mainstreaming deepens. SSA has developed a body of gender sensitive macroeconomic ESW (for example, Blackden and Hughes 1993) and has incorporated gender-sensitive issues into a few SALs and SECALs, notably the Mali Economic Management Credit (FY96, US$60 m), the Rwanda Economic Recovery Credit (FY99, US$75 m) and Mozambique Economic Recovery Credit (FY97, US$100 m). The 1998 Special Program of Assistance (SPA) for Africa annual status report employed a gender analysis to evaluate the impact of structural adjustment in the region (Blackden and Bhanu 1999). It recommends measures to accelerate regional growth through promoting gender equality.

East Asia and Pacific (EAP): EAP's gender coordinator has been in place since 1998 in ESSD. The coordinator joined at the height of the region's recent macroeconomic crisis and massive adjustment lending of FY98-99. The gender coordinator and a handful of other gender sensitive staff have tried commendably to address gender impacts resulting from the crisis, including the loss of formal sector jobs, especially by women in the export manufacturing sector. As a result, they have integrated gender into at least two adjustment operations, the Indonesia Social Sector Adjustment Loan (FY99, US$600 m) and the Korea SAL (FY98, US$2 b). Among the challenges facing EAP's gender staff is winning over some regional economist staff who have hardly considered gender. This is logistically awkward since the gender coordinator sits in ESSD, suggesting that a joint PREM-ESSD arrangement might be desirable. Planned regional gender training could highlight how gender equality promotes economic growth, attested to by EAP's former "miracle" growth.

Europe and Central Asia (ECA). ECA surpasses all regions in men's and women's social indicators and women's indicators shine compared to those in other regions (Annex 5). Since gender issues are not so evident in ECA, the first full-time gender coordinator, appointed in 1998, has faced an uphill struggle in inserting gender issues into the agenda. However, as a result of ECA macroeconomic restructuring aimed at nurturing market economies in ECA, serious gender issues have emerged such as new discrimination in hiring women, sexual harassment in the workplace, violence and collapse of the pension system especially affecting the disproportionate number of widows. The gender coordinator is located in PREM but distant from the Chief Economist. Since both are committed to addressing emerging gender issues, there is a strong basis for collaboration which could be facilitated by a closer organizational arrangement.

Latin America and the Caribbean (LAC). In LAC, the gender coordinator reports to the Chief Economist/PREM Director, resulting in a powerful collaboration. LAC has made remarkable progress in integrating gender considerations into the regional agenda based on creatively raising the largest regional gender budget, much of it trust funds. The coordinator has developed a gender unit comprising some 12 gender specialists with diverse experiences and has launched pilot activities to demonstrate that gender can enhance efficiency. As a result, there is growing LAC country demand for gender analysis and discrete gender lending operations. Underpinning this operational work is the unit's knowledge management work including savvy social marketing and analytical ESW addressing critical macroeconomic policy-gender linkages (LCSPR April 1999). ESW foci include the gender-differentiated effects of globalization, privatization, restructured labor markets, economic volatility, shocks, risks and adjustment programs such as men's and women's changing domestic and childcaring roles, shifting employment patterns, violent behavior, etc.

Middle East and North Africa (MENA). MENA's gender coordinator, like LAC's, reports to the Chief Economist/PREM Director. MENA has the lowest female labor participation rate of all regions with only 27% of women working (Annex 5). Only one half of MENA women over 15 years are literate. Operating on a shoestring budget, the MENA gender coordinator, with a consultant, have initiated creative approaches to integrate gender into the regional agenda including:

- Providing mandatory gender training for all managers and staff, both professional and assistant levels, commencing in CY00, including macroeconomic-gender linkages.
- Establishing a consultative council of NGO women leaders from the region's countries which meets twice yearly to review selected Bank projects from a gender perspective. It presents its findings to the VP and senior management. The first meeting analyzed the role of gender in regional social funds, many of which were established to mitigate the social impact of adjustment programs.
- Completing Country Project Reviews for the key nine borrower countries analyzing the extent of gender considerations in ESW, CASs and all investment projects and recommending where gender could be integrated. Among regional adjustment operations, the latest Algeria SAL includes support for poor women-headed households. In contrast, four earlier Algerian adjustment operations, and most adjustment loans in other regional countries, contain no gender considerations.

South Asia (SAR). This region, with a long history of gender-related work and strong gender specialists, has been mainstreaming gender into its work in several countries, including into macroeconomic policy issues. Although the gender coordinator is located in Social Development, the Chief Economist and other regional economists are gender sensitive and seek partnerships with the gender staff. Indeed, they believe macroeconomics is part of an inseparable organic whole with microeconomic gender issues. Over several years, SAR has sponsored staff gender training and conferences which integrate macroeconomic concerns. SAR is pioneering a gender budget/PER in Bangladesh. SAR still faces the challenge of integrating gender into all SAR country strategies and operations.

In regions lagging in making gender-macroeconomic policy linkages an integral part of their work, it is recommended that gender coordinators and their staff be part of PREM or a joint PREM-ESSD unit and report either to the Chief Economist or to another senior PREM manager.

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With an understanding of where the gender coordinators fit into their regions and the Chief Economists' take on gender work, the next subsection examines how gender has been addressed in Bank macroeconomic policy products and attempts to determine priority interventions which could make a difference.

Macroeconomic Policy and Gender Linkages in Bank Products

Economic and Sector Work (ESW)

Gender-macroeconomic links appear increasingly but inconsistently in the Bank's body of research known as ESW. The forthcoming 2000 gender PRR reflects increasing Bank commitment to integrate gender into the Bank agenda including macroeconomic policy work.[14] This flagship product and the publicity accompanying it is likely to popularize acceptance of the idea that gender is an important business issue because it enhances the likelihood of economic growth and poverty reduction. It is expected to link macroeconomic policy to gender issues.

PRR working papers provide robust evidence that gender equality promotes macroeconomic growth through relatively direct routes such as enhancing the total productivity of the population. PRR econometric studies correlating gender equality in schooling to economic growth conclude that where education gender disparities are smaller, economies tend to grow more quickly (Dollar and Gatti 1999; Klasen 1999).

Excellent gender-macroeconomic policy research is also conducted in the regions. For example:

- The LAC gender team has initiated a substantial body of analytical work examining the impact of adjustment measures like privatization and trade liberalization on men's and women's welfare and employment patterns (Cunningham 1998,1999a and 1999b; Detjen 1999).[15] It examines the extent to which men and women in recession and adjustment leave school, lose jobs and find new employment where. The research is based on household surveys and focus groups following people over one to two years. LAC ESW demonstrates that without an unemployment insurance safety net protecting retrenched men during privatization, former housewives are forced to join the labor market. In tandem, trade liberalization and globalization are also drawing women into the labor market, especially in export assembly manufacturing and in services. As this employment shift occurs, there is evidence in some LAC countries of men increasing their contribution to housework and childcare.

- The Africa region has produced important ESW analyzing the linkages between gender, growth, poverty and adjustment (Blackden and Bhanu 1999; Blackden and Morris-Hughes 1993).[16] This research combines macromodeling and microeconomic gender analysis of household survey data to demonstrate that reducing gender inequalities enhances growth, efficiency and welfare. It recommends policy actions to increase macroeconomic growth through microeconomic interventions like investing in labor-savings techniques to reduce SSA women's onerous work burden and enhance access of poor women and men to assets and production techniques.

These are just two regional examples of analytical work ongoing in most regions linking macroeconomic growth and poverty reduction to gender equality. Not all of this ESW is widely disseminated or known. [17]

It is recommended that the Gender and Development Unit take responsibility for collecting and disseminating central and regional gender ESW, including macroeconomic policy-gender analyses.

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[14] www.worldbank.org/gender/prr describes the forthcoming PRR and provides working papers.

[15] The papers referenced are a sample of ongoing and completed LAC ESW linking macroeconomic policy, adjustment and gender. For a complete list, contact Wendy Cunningham who coordinates LAC analytic work, wcunningham@worldbank.org.

[16] The papers referenced are a sample of ongoing and completed SSA ESW linking macroeconomic policy, adjustment and gender. For a complete list, contact Mark Blackden who coordinates SSA gender work, mblackden@worldbank.org.

[17] For example, a Board member noted that the excellent African SPA gender paper (Blackden and Bhanu 1999) was not distributed to the Board.

Notwithstanding the gender sensitive ESW described above, a small sample of recent WDRs and ESW evaluating adjustment operations reveals that only about one third of the sample addressed macroeconomic policy and gender linkages (Annex 6). Standard ongoing Bank macromodeling, like the Revised Minimum Standard Model (RMSM), used to quantify how much aid a country needs and provide macroeconomic policy guidance, do not incorporate gender factors.

Macroeconomic policy-gender linkages also need to be integrated into Bank monitoring and evaluation tools like the Quality Evaluation Teams (QETs), Quality Assurance Groups (QAGs), and OED evaluations.

It is recommended that all Bank macroeconomic ESW, including modeling, as well as monitoring and evaluation work, should attempt to integrate gender considerations such as the differential impact on men and women of public resource allocations and of structural adjustment measures.

Policy Framework Papers (PFPs)

Gender was never incorporated into PFPs, the annual papers prepared by member countries in collaboration with the Bank and the Fund establishing the macroeconomic policy framework for both institutions' lending programs. PFPs described countries' economic situations and objectives, including macroeconomic and structural policies for adjustment programs. They were devoid of social analyses let alone gender considerations. PFPs, however, are becoming a relic of the past, to be replaced by Poverty Reduction Strategy Papers (PRSPs), discussed below.

Public Expenditure Reviews (PERs)

PERs are Bank analyses which aim to make transparent to client countries and the Bank what the Government spends on, what it should spend on and where the resources would come from. PERs begin with a macroeconomic analysis followed by specific sector analyses. PER macroeconomic analyses tend to be devoid of people let alone gender concerns. Recent PERs have expanded their macroeconomic focus to include governance, corruption and accountability issues but there is still little or no mention of people. All PERs focus on poverty and equity and a few mention gender considerations in the chapters devoted to intrasectoral budget allocations, for example, education, health, population and occasionally agriculture or other sectors. But PERs reviewed make no macroeconomic and gender linkages in their macroeconomic sections.[18]

Not considering gender in PER macroeconomic analysis is a missed opportunity for promoting gender equality and economic growth. For example, the differential impact of exchange rate changes and trade regimes on poor men and women should be considered. These complex relationships are being tackled by a few economists mostly outside the Bank (see Section I). In addressing how the national budget gets divided among priority spending areas – education, pensions, roads, other infrastructure etc., as well as intrasectoral allocations, PERs also need to ask the gender questions:

- What are the gender-differentiated impacts of all activities?
- How can each intervention promote gender equality in the objective of enhancing economic growth?
- How can economic growth be enhanced by gender equality?

[18] This analysis is based on a review of 27 PERs. Of these, 25 PERs were reviewed in late 1999 by Shamit Chakravarti (schakravarti@worldbank.org) as part of an ongoing OED gender evaluation. Wungram Shishak reviewed a few PERs and other Bank products for this paper (Annex 6).

It is recommended that PERs integrate gender considerations into their macroeconomic as well as microeconomic analyses to determine differential gender impacts (see Section I).

Country Assistance Strategies (CASs)

A traditional CAS contains the Bank's understanding of a borrower country's macroeconomic and social problems, policy reforms desired, difficulties these may encounter, impacts they are likely to have, the role that adjustment measures could play in supporting reforms and possible means to mitigate any adverse impacts. The CAS also has provided the Bank's investment framework prioritizing interventions by sector and within sectors. For example, the CAS for a given country might advocate Bank education sector investments and within the education sector, teacher training and textbook distribution. Every Bank project and adjustment operation must conform to CAS priorities. With the advent of Poverty Reduction Strategy Papers (PRSPs), CASs will become country business plans defining the composition of Bank assistance in support of the PRSP. In the new business plan CASs, it is important to ensure that discussions of adjustment programs consider their gender-differentiated impacts.

OP 4.20, "The Gender Dimension of Development", explicitly recommends gender be integrated into CASs.[19] A PRMGE review of 37 CASs from the second half of FY98 through FY99 indicated that 53% were rated satisfactory or very satisfactory in covering gender issues (PRMGE 1999). Almost all regions are trying to integrate gender into CASs and virtually all have succeeded in this endeavor in at least several CASs.[20] For example, of seven CASs included in a recent MENA review, three address gender disparities (Algeria, Egypt and Yemen), two include a gender box (Morocco and Tunisia) and two do not address gender at all (Jordan and Lebanon). LAC is taking a different approach.

It is recommended that the new Business Plan CASs analyze the gender impact of any structural or sectoral adjustment programs they promote and ensure measures are undertaken to protect men and women who may be hurt.

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A new set of Country Integrative Tools (CITs) is being developed to support the Comprehensive Development Framework approach which integrates country donor programs and incorporates all shareholders views including those of civil society groups. The CITs include Poverty Reduction Strategy Papers (PRSPs), discussed below, and the streamlined business plan CAS.[21]

Poverty Reduction Strategy Papers (PRSPs)

PRSPs are replacing PFPs as the framework papers for Fund and Bank operations in low-income countries receiving concessional IDA and IMF assistance. Whereas PFPs focused singularly on correcting macroeconomic imbalances, PRSPs seek to integrate priority poverty reduction actions

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[19] Several interviewees complained that OP 4.20 has no enforceability and proposed that the Bank create a "do no harm" gender Safeguard Policy to ensure compliance.

[20] In the past, LAC focused efforts on influencing the gender content of CASs, for example, in Guatemala, Nicaragua and Panama. However, this strategy was felt to have less impact than would producing country gender portfolio reviews as an entry to integrating gender into projects.

[21] In addition, CITs will include a Social and Structural Review (SSR) which will diagnose and analyze structural, policy and institutional weaknesses constraining poverty reduction. The SSR will provide background information for the PRSP and the CAS.

and other means to stimulate growth into macroeconomic frameworks. PRSPs are being prepared by the countries, but the Bank is creating a PRSP Sourcebook containing guidelines and checklists of issues to incorporate and best approaches to resolving issues.

The PRSP presents a new entry point for gender actions in Bank activities. Gender disparities hopefully will be reflected in the PRSP diagnosis and the PRSP strategy is likely to include measures to achieve gender equality. To ensure gender is integrated into PRSPs, the Gender and Development unit is preparing a gender chapter and it is incorporating gender concerns into the other chapters of the PRSP Sourcebook for governments and other country stakeholders. Since not all users will feel comfortable with Sourcebook alone, technical assistance on how to use it needs to be made available. This technical assistance should include macroeconomic policy-gender linkages.

It is recommended that the Gender and Development unit and the gender coordinators provide technical assistance, for example, through workshops and JIT clinics, to assist PRSP Sourcebook users to incorporate macroeconomic policy-gender linkages into PRSPs.

Structural Adjustment Operations (SALs) and Sectoral Adjustment Operations (SECALs)

Because SALs and SECALs are the key Bank operational macroeconomic instruments, the extent to which they incorporate gender is a critical measure of the practical linkages between Bank macroeconomic policy and gender. SALs and SECALs disburse funds in tranches in return for governments' fulfillment of agreed loan conditionalities. Loan conditionalities were designed to correct macroeconomic imbalances: loans are disbursed on condition that governments undertake difficult macroeconomic measures such as public expenditure cutbacks, subsidy removal, state owned enterprise privatization, and price and trade liberalization. During the first decade of adjustment lending beginning in the late 1970s, SALs and SECALs were little concerned with possible harmful effects on the welfare on the poor, for example, from social expenditure cutbacks. Due to external and internal pressures, the Bank began to consider adjustment's social effects in the late 1980s.[22] Increasingly, it has become obvious that not only is it extremely important to consider and cushion the social, but also the gender-differentiated impacts, of adjustment loans.

Protecting poor men and women from possible harmful effects of adjustment measures has a special urgency today because of the recent prominence of adjustment lending in the Bank portfolio. Between FY88 and FY97, SAL/SECAL lending hovered around 25% of total Bank lending. However, because of regional economic crises, especially in East Asia, adjustment loans increased to almost 40% in FY98 and over 53% in FY99 (Annex 4B). To what extent does this substantial portion of Bank lending integrate gender concerns?

During the 1990s, the social impact has often been mentioned in adjustment operations and about one fifth of these operations refer to gender issues, typically the situation of women. However, **the most useful gauge of the extent to which gender is integrated into adjustment loans is whether they include gender loan conditionalities.** It is simpler to mention gender in descriptive or analytical terms than it is to incorporate conditionalities to protect or improve the welfare of poor men and women. The former costs nothing but the latter requires commitment of funds.

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[22] Social impact analysis of adjustment was pioneered in the Bank during the late 1980s (Zuckerman 1989; Ribe et al 1989; Zuckerman 1990). These authors made presentations to Fund and Bank senior management to persuade them of the importance of the social impact of and need to protect the poor during adjustment.

Staff interviewed for this paper said it is easier to produce gender aware ESW than to translate the data collected and analyzed into operations like structural adjustment. It is also politically challenging to incorporate gender conditionalities into adjustment operations. But with increasing civil society involvement in designing adjustment programs, it is becoming easier and politically wise to include gender concerns. Of course, it is ethically desirable to incorporate gender conditionalities.

During the last decade, traditional macroeconomic SAL and SECAL conditionalities have remained the mainstay of adjustment loans but conditionalities have also been broadened from purer macroeconomic targets and the harder sectors to include the social sectors. A few SALs and SECALs have addressed gender concerns.

An informal PREM WID/gender rating of Bank operations indicates the approximate extent of the gender content in SALs and SECALs (and in all Bank operations). [23] Although this rating system is an imperfect tool which should be accompanied by deeper analysis, the ratings indicate the extent to which Bank operations contain gender references and more substantial gender content. The PREM WID ratings indicate that **during the 1990s, attention to WID/gender in adjustment operations has been slipping**. During FY95-99, 21% of approved adjustment loans achieved a 1 rank for mentioning gender and 11% of these loans achieved a 2 rank for including substantial gender content. In comparison, during FY90-94, 33% of adjustment loans had mentioned gender and 18% of these loans had included substantial gender content. These data reflect loan amounts but the outcomes based on the number of approved operations are similar. In contrast, about 25% of project or non-adjustment loans received a 2 for substantial attention to gender throughout the decade although the number of operations doing so declined from 34% in the first half of the 1990s to 27% in the second.

Although one fifth of adjustment loans during 1995-99 contain gender references, perhaps only about 2% of the loans approved contain gender-related tranche release conditionalities, including the following two examples:

- The Rwanda Economic Recovery Credit (FY99, US$75 m) requires legislation be enacted to eliminate discrimination against women with respect to inheritance and ownership rights and adoption of a comprehensive action plan to eliminate other forms of discrimination against women and improve access by women to economic services and opportunities.
- The Mali Economic Management Credit (FY97, US$60 m) requires completion of a study identifying constraints to women's access to credit, replenishment of a fund providing small credit to women and conducting a media campaign aimed at sensitizing the public on women's rights.

It is encouraging that about one fifth of adjustment operations mention gender issues in their analyses but it is clear that few adjustment loans integrate gender conditionalities which are more likely to make a difference in outcomes. It appears that the handful of adjustment operations with gender conditionalities allocate only minor proportions of their funds to meet these conditionalities. A deeper analysis of adjustment lending is needed to more fully reveal the extent and nature of gender conditionalities.

[23] The informal gender ratings were prepared by PREM as an addition to their formal poverty rating system. The ratings rank each Bank operation as 0, 1 or 2. A 0 designates that there is no WID mention, 1 designates that WID is mentioned or weak action is proposed and 2 designates good to strong WID analysis and advocacy of substantial gender-related action. The ratings are based entirely on appraisal documents approved by the Board rather than on actual performance.

OED analyses of adjustment and gender products should also identify the extent and nature of gender consideration in adjustment operations. To date, OED evaluations of SALs and SECALs and of the role of gender in Bank operations, as well as of CASs and PERs, have not examined whether macroeconomic policy in general and SALs and SECALs in particular have addressed differential gender impacts (Murphy 1995; Murphy 1997; Annex 6). Future OED evaluations should cover macroeconomic policy-gender linkages.

It is recommended that the deeper follow up analysis of this paper proposed above comprehensively analyzes data on the proportion of adjustment operations with gender conditionalities and the proportion of adjustment loan amounts supporting these conditionalities. Indicators should be constructed and employed to monitor and evaluate the implementation of these gender conditionalities.

Social Funds

A number of adjustment loans advocate social funds be established or extended to mitigate the negative social impacts of adjustment loans on the poor. Since social funds are investment projects, it is beyond the scope of this macroeconomic policy-gender paper to analyze them in depth but it is relevant to mention their gender impacts. Research indicates that men have participated much more than women in selecting demand driven social fund projects. Men have also been almost the sole beneficiaries of income generating projects. Women and girls have benefited indirectly in substantial ways as beneficiaries of the services and infrastructure of social fund projects (Bamberger 1999; Razzaz 1999; Zuckerman 1998).

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Conclusions

The Bank has made more progress in asking the gender questions for microeconomic than for macroeconomic policy interventions. Today, it is fairly routine to strive for gender equality through education, health, nutrition and population loans. It is increasingly common to strive for gender equality in rural development, environment and water and sanitation projects and occasionally in transport and other infrastructure projects. Also, the Bank has progressed more in considering the social than the gender implications of macroeconomic policy interventions, especially in structural adjustment loans.

Major progress in engendering Bank activities will be achieved when gender is integrated into Bank macroeconomic policy work. This is because macroeconomic policy analysis establishes the framework for all Bank work and because macroeconomic policy driven structural adjustment lending composes such a large portion of the lending program. Recently, Bank macroeconomic work has begun to incorporate gender considerations but the extent is limited. This is because many macroeconomists and other staff consider macroeconomic work to be abstract of human elements let alone gender concerns. This suggests the need to sensitize staff about the potential gains gender contributes to economic growth and poverty reduction.

Gender-macroeconomic policy linkages that have been made in the Bank have received little recognition. The Bank regions and central research complex have already undertaken significant analytical work linking macroeconomic policy to gender outcomes and examining the gender-differentiated impact of adjustment. A handful of structural adjustment operations contain modest gender conditionalities. However, they provide examples of what can be done on a greater scale. These initiatives are barely publicized are known. They deserve publicity.

It is recommended that the Gender and Development unit, as part of its knowledge sharing and information clearinghouse functions, creates a database documenting and disseminating examples of how macroeconomics and gender are linked in ESW and in operations. These initiatives should be posted on the Bank website for all to see.

While there is increasing Bank recognition of the need to examine the gender impact of macroeconomic work and to strive for gender equality to promote economic growth, external criticism is likely to continue since the accomplishments are still modest and ad hoc.

The challenge facing the central gender anchor and regional gender coordinators is to develop and pursue a systematic strategy that ensures that all Bank staff automatically ask the gender questions in all tasks – ESW, policy dialogue, CASs, PRSPs, and investments. There are several possible options to consider together:

- Establishing a Safeguard Policy requiring compliance with the recommendation in OP 4.20. Mandates might not seem as desirable as persuasion but they can make an enormous difference since resources tend to accompany them.

- Providing incentives -- monetary, promotional and/or recognition through prizes and publicity.[24]

- Incorporating macroeconomic policy-gender content into training.

- Providing logistical support such as JIT clinics.

Incorporating gender concerns into macroeconomic policy is a complex but doable process. The process has already been initiated but unsystematically. Now it needs to be expanded and systematized.

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[24] HD provides a good example of how prizes can be used for recognition: It bestows prizes at HD Week, in the presence of senior management, to task managers who most thoroughly integrate gender concerns into education loans.

Annex 1 – List Of Contacts December 1999

Name	Organizational Unit	Face-to-Face Meeting	Telephone Discussion	Email Exchange
Bennett, Lynn	SASSD	X		
Blackden, Mark	AFTI1	X		
Brown, Gillian	EASES	X		
Buvenic, Mayra	IDB	X		
Chakravarti, Shamit	OEDCR	X		
Cunningham, Wendy	LCSPG	X		
Davidse, Koen	EDS19			
Desbiens, Paul	CIDA	X		
Esim, Simel	ICRW	X		
Gelb, Alan	AFTMI			X
Gopal, Gita	OEDCR	X		
Gressani, Daniella	ECSPE	X		
Hamerschlag, Kari	Bank Information Center		X	
Hartmann, Anna	ECC02	X		
Jones, Christine	ECAVP			
Kawai, Masahiro	EAPVP	X		
Kerr, Joanna	Consultant		X	
King, Beth	DECRG	X		
Lazeg, Marnia	ECSPE		X	
Leyh, Deborah	LCSPG	X		
Marshall, Katherine	EAPVP	X		
Mason, Andrew	PRMGE	X		
Morgan, Peter	Consultant	X		
Morris-Hughes, Elizabeth	AFTH3		X	
Murphy, Josette	Consultant	X		
Nabli, Mustapha	MNSED	X		
Newman, Constance	DECRG	X		
Perry, Guillermo	LCSPR	X		
Pfeffermann, Guy	CEIED	X		
Razzaz, Susan	PRMGE	X		
Riza, Shaha	MNSED	X		
Scyner, Andrew	CIDA		X	
Selowsky, Marcelo	ECAVP	X		
Sen, Gita	EGCG	X		
Sinclair, John	EDS07		X	
Van den Oever, Pietronella	WBIEN	X		
Vishwanath, Tara	SARVP	X		
Williams, Lydia	Oxfam America		X	

Annex 2 – Brief Glossary Of Select Terms

Gender refers to relations between men and women. It is an analytical tool for understanding social processes. Gender is a stratifier of social life comparable to other stratifiers such as class, race, and ethnicity. Gender is the basis of a fundamental division of labor in most societies – the division between productive and reproductive activities.

Gender mainstreaming means considering gender in all activities through automatically asking the three gender questions:

- What are the gender-differentiated impacts of all activities?
- How can each intervention promote gender equality in the objective of enhancing economic growth?
- How can economic growth be enhanced by gender equality?

Macroeconomic policy is policy concerned with behavior of the economy as a whole or total national income, output or employment. Fiscal and monetary policy are the two key branches macroeconomic policy. Fiscal policy concerns the pattern of spending, taxing and borrowing decisions of the public sector and monetary policy encompasses the money supply, prices and interest and exchange rates. Monetary policy concerns interest and inflation rates (Dornbusch and Fischer 1987; Reynolds 1988; Sachs and Larrain 1993).

Meso policy concerns the market and state institutions that link the national budget to individual households and refers to interacting and competing public, private and public-private service providers (Elson1998).

Micro policy (different from microeconomic policy) concerns intra-household decision-making based on the recognition that the household is not an undifferentiated unit. There are significant differences between men and women in the control over income and resources (Elson 1998).

Productive activities refer to income-generating activities most of which are linked to the market.

Reproductive activities include unpaid responsibility for the care and development of people, including children, the elderly, the sick and able-bodied adults. They also include food preparation, health care, cleaning and sanitation and in rural societies, collection of fuel and water and contributions to community welfare.

Structural and Sectoral Adjustment Loans are lending instruments the World Bank launched two decades ago to help governments achieve macroeconomic balance and overcome fiscal and monetary problems like debt and hyperinflation. **Structural adjustment lending** is non-project assistance for balance of payments support linked to economic reforms. **Sector adjustment lending** links policy reform at the sector level to disbursements and often provides finance for the relevant line ministry.

Annex 3 – Terms Of Reference

The Gender and Development Group, with the Gender Sector Board, is writing a Gender Sector Strategy paper for the Bank. To support the gender sector strategy, a number of background papers are underway. One such background paper is on gender and macroeconomics. You are responsible for preparing this background paper, which is a very important policy paper for the gender policy framework.

Your task thus involves exploring the relationships between macroeconomic policies (especially in structural adjustment lending and other programs) and gender. You will review the Bank policies and projects to explore how gender has been addressed in the Bank's macroeconomic policy environment and what are the likely impacts of such policies/projects on gender. You may also review the policies and projects followed in other multilateral and bilateral agencies. The objective is to identify possible entry points or priority areas/sectors/actions where including gender policies and actions would have greatest payoff. Your study would shed light on possible actions/strategies that the Bank would follow to make such policies and actions effective and hence, help promote gender equality in development.

Annex 4A – Adjustment Loans By FY and Region (US$ m)*

Region	FY												
	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	Total	Regional % of Total
AFR	977	1463	1335	1118	1923	677	1327	576	1138	693	818	768	12813	16.5
EAP	800	690	250	474	40	200	82.7	150	130	10	5685	5712	14224	18.4
ECA	630	30	200	1200	850	1565	660	2075	1500	3174	2768	3372	18024	23.3
LCR	2185	2856	2442	1771	1701	1901	218	2290	1028	1011	1589	4445	23436	30.3
MNA	375	284	580	885	525		80	230	710	195	180	680	4724	6.1
SAR		838	272	159	808	909	500	3	3	3	250	473	4218	5.5
Total	4967	6161	5079	5606	5847	5253	2868	5324	4509	5086	11289	15449	77438	100

Annex 4B – World Bank Adjustment Lending (US$ m)*

Region	FY												
	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	Total
Total Loans	19221	21367	20702	22686	21706	23696	20836	22522	21352	19147	28594	28994	270821
Adjust-ment Loans	4967	6161	5479	5606	5847	5253	2868	5324	4509	5086	11289	15449	77838
Adj/Total %	25.84	28.83	26.46	24.71	26.94	22.17	13.72	23.64	21.12	26.56	39.48	53.28	28.74

* Includes supplemental approvals

Source: PREM project review data.

Annex 5 – Select Gender Indicators

	Female % of Labor Force	% Female Illiteracy	% Male Illiteracy	Total Fertility Rate –Births per Woman	Female Life Expectancy at Birth	Male Life Expectancy at Birth
EAP	44	22	9	2.1	70	67
ECA	46	6	2	1.7	73	64
LAC	34	14	12	2.7	73	66
MNA	27	50	27	3.7	68	66
SAR	33	63	36	3.5	63	62
SSA	42	50	34	5.5	52	49

Source: WDR 2000.

Annex 6 – Selected Bank Documents Reviewed

DOCUMENT	Gender Content	Gender Link to Macro	Description
Economic and Sector Work			
World Bank. 1996. *The Chinese Economy: Fighting Inflation, Deepening Reforms.* World Bank Country Study, Washington, D.C.	N		
World Bank. 1999. *Thailand Economic Monitor*. Washington, D.C.	N		
- SAL/SECAL Evaluations			
World Bank. …*Annex F. Poverty-Focused SALs and SECALs, Fiscal 1998*. Washington, D.C.	Y	Y	One feature of a SAL to S. Korea during the Asian economic crisis focuses on the labor market in general, and on gender inequalities in particular. Regulations that impose a high cost on women's employment were to be reviewed. In Cameroon, SAL for economic growth, with focus on wide variety of sectors to address issues of access and service for women.
World Bank. 1996. *Social Dimensions of Adjustment: World Bank Experience 1980-93*. Operations Evaluation Department, Washington, D.C.	N		
World Bank. 1998. *Programmatic and Emergency Adjustment Lending: World Bank Guidelines*. Operations Policy and Strategy Department, Washington, D.C.	N		
World Bank. 1998. *The Special Program of Assistance for Africa (SPA): An Independent Evaluation*. Operations Evaluation Department, Washington, D.C.	Y	Y	SPA partners concerned with gender, but the evaluation team did not find many well articulated strategies on this issue or on poverty in countries they visited.
World Bank. 1997. *Adjustment Lending in Sub-Saharan Africa: An Update*. Operations Evaluation Department, Washington, D.C.	Y	Y	Gender issues are not given enough attention. Bank adjustment strategies must take into account women's "potential productivity" if they are to be more effective. This should be pursued from the start of planning.
World Bank. 1990. *The design of Adjustment Lending for Industry: Review of Current Practice*. Department Working Paper, Washington, D.C.	N		

Johnson, John H., and Sulaiman S. Wasty. 1993. "Borrower Ownership of Adjustment Programs and the Political Economy of Reform." World Bank Discussion Paper 199. Washington, D.C.	N		
Corbo, Vittorio, and Patricio Rojas. 1991. "World Bank-Supported Adjustment Programs: Country Performance and Effectiveness." Working Paper 623. Country Economics Department, World Bank, Washington, D.C.	N		
Grootaert, Christiaan, and Ravi Kanbur. 1990. "Policy-Oriented Analysis of Poverty and the Social Dimensions of Structural Adjustment: A Methodology and Proposed Application to Cote d'Ivoire, 1985-88." World Bank Working Paper. SDA Unit, Washington, D.C.	Y	Y	1980's adjustment policies in Cote d'Ivoire to be continued in 1990's but with focus on "Adjustment WITH Equity." In this context the article mentions women who make up two-thirds of the informal sector in Abidjan and were adversely affected by 1980's policies. "Macro policies feed through to micro-poverty."
Cieslikos, David. 1987. "Measuring the Social and Economic Impact of Structural Adjustment Loans." Socio-Economic Data Division Working Paper 1. International Economics Department, World Bank, Washington, D.C.	N		
Batchelder, Alan, and Elliot Berg. 1985. "Structural Adjustment Lending: A Critical View." CPD Discussion Paper 21. World Bank, Washington, D.C.	N		
World Bank. 1992. *World Bank Structural and Sectoral Adjustment Operations: The Second OED Overview*. Operations Evaluation Department, Washington, D.C.	Y	Y	Brief mention that SALs to various Sub-Saharan countries included support for nutrition support and food subsidy schemes that assist pregnant women.
World Bank. 1986. *Structural Adjustment Lending: A First Review of Experience*. Operations Evaluation Department, Washington, D.C.	N		

Carvalho, Soniya, and Helena Ribe. 1990. "World Bank Treatment of the Social Impact of Adjustment Programs." Working Paper 521. Policy and Review Department, World Bank, Washington, D.C.	Y	Y	Discusses ways to ameliorate the negative social impact of adjustment policies. Focuses on gender issues including recognition of women as a vulnerable group. Attention given to nutrition projects for pregnant women.
World Bank. 1999. *Social and Environmental Aspects: A Desk Review of SECALs and SALs Approved During FY98 and FY99*. Environment Department, Washington, D.C.	N		
World Bank. 1994. *Adjustment in Africa: Reforms, Results, and the Road Ahead*. World Bank Policy Research Report. New York: Oxford University Press.	Y	N	Women are at a disadvantage economically. They have less wealth, income, as well as fewer opportunities.
Ribe, Helen, Soniya Carvalho, Robert Liebenthal, Peter Nicholas, and Elaine Zuckerman. 1990. "How Adjustment Programs Can Help The Poor." Discussion Paper 71. World Bank, Washington, D.C.	Y	Y	The adjustment process is necessary to improve the longer-term lives of the poor. Women are mentioned as a component of the "poor," but gender is not really discussed. Subsidies and projects, especially targetted ones, can be a big help in reducing the short term negative impact of adjustment to the poor.
Zuckerman, Elaine. 1989. "Adjustment Programs and Social Welfare." Discussion Paper 44. World Bank, Washington, D.C.	Y	Y	Adjustment policies can hurt the poor, which often tend to be women, who as a group are more at risk for poverty. Adjustment must be designed to protect the disadvan-taged especially in the short run, before potentially poverty-reducing growth kicks in.
- Public Expenditure Evaluations			
Ketley, Richard, and Gurushri Swami. 1999. "Review of Public Expenditures: Efficiency and Poverty Focus." Informal Discussion Paper Series. Africa Region, World Bank, Washington, D.C.	Y	Y	Like elsewhere, there is a higher incidence of poverty in female-headed South African households. By 1985, government employment in S. Africa was the most important source of income for skilled educated Africans. 54% of men and 83% of women were employed in public sector jobs. Women play a key role in the water sector.
World Bank. 1998. *The Impact of Public Expenditure Reviews: An Evaluation.* Operations Evaluation Department, Washington, D.C.	N		
- Public Expenditure Reviews			
World Bank. 1994. *Peru Public Expenditure Review*. Washington, D.C.	Y	N	The vesting period for civil service pension eligibility is higher for men (15 years) than for women (12 years).
World Bank. 1998. *Romania Public Expenditure Review Part I: Public Sector Financial Management*. Washington, D.C.	N		
World Bank. 1998. *Romania Public Expenditure Review Part II: Civil Service Reform*. Washington, D.C.	Y	N	Compulsory retirement age for women is lower than men: 55 vs. 60 (to be revised to 62 vs. 65).

World Bank. 1998. *Indonesia Public Expenditure Review The Budget, Off-Budget Items, State-Owned Enterprises*. Washington, D.C.	Y	Y	National unemployment brought about by the Asian economic crisis mostly affected urban construction workers, service workers, and urban, female, garment workers.
- World Development Reports			
World Bank. 1995. *World Development Report: Workers in an Integrating World*. New York: Oxford University Press.	Y	Y	Impact of structural adjustment on women discussed. During adjustment, women often enter the workforce to supplement falling wages of men. If women are already employed, they are affected worse as they are disproportionately concentrated in low wage and informal sectors of the economy.
World Bank. 1996. *World Development Report: From Plan to Market*. New York: Oxford University Press.	Y	Y	In transition economies, the transition from planned to market economy affects women more adversely than men. For example, previously women could and were expected to work and obtained state-provided day care and other services. Now services have declined, as have job opportunities. Pensionable ages are lower in Eastern Europe and the former Soviet Union than in West. Women (more so than men) have more retirement years in the East than in the West. In the former Soviet bloc, worsening health indicators accelerated during transition, with men experiencing a worse decline, e.g. in life expectancy.
World Bank. 1997. *World Development Report: The State in A Changing World*. New York: Oxford University Press.	Y	N	
World Bank. 1999. *World Development Report 1998/99: Knowledge for Development*. New York Oxford University Press.	Y	N	Need to expand and upgrade education, especially for girls who lag behind.
World Bank. 2000. *World Development Report 1999/2000: Entering the 21st Century*. New York: Oxford University Press.	Y	Y	In industrialized countries, the growing number of women joining the labor force is offsetting the number of aging men leaving it.
Country Assistance Strategies			
World Bank. 1999. *Memorandum of the President of the Inter-national Bank for Reconstruction and Development to the Executive Directors on a* ***Country Assistance Strategy*** *of the World Bank Group for the Republic of* ***South Africa****.* Washington, D.C.	Y	Y	Poverty and high national unemployment affect women very disproportionately.
World Bank. 1997. *Memorandum of the President of the Inter-national Bank for Reconstruction and Development and the International Development Association to the Executive Directors on a* ***Country Assistance Strategy*** *of the World Bank Group for the People's Republic of* ***China****.* Washington, D.C.	Y	Y	Lower access of girls to education and of women to health care. Concerned about gender issues in China. Labor market reforms adversely affecting women's work prospects and conditions.

World Bank. 1998. *Memorandum of the President of the International Development Association and the International Finance Corporation to the Executive Directors on a* ***Country Assistance Strategy*** *of the World Bank Group for the People's Republic of* ***Bangladesh***. Washington, D.C.	Y	N	Social indicators show women lagging well behind men, but the situation is improving. Assistance strategy includes social programs targetting women. Bank to partner with NGOs and others to target women and girls in the following areas: education, nutrition, health, loans for microenterprise and social development, and contraception. The Bank is concerned about reducing current gender bias which excludes women from economic and other activities and leads to violence against them.
World Bank. 1999. **Bangladesh** Country Assistance Strategy - Progress Report. Washington, D.C.	Y	N	The Bank has "mainstreamed gender" into lending operations and striven to increase female access to health, education, and economic activities.
World Bank. 1996. *Memorandum of the President of the International Bank for Reconstruction and Development to the Executive Directors on a* ***Country Assistance Strategy*** *of the World Bank Group for* ***Ukraine***. Washington, D.C.	N		
World Bank. 1999. ***Ukraine*** *Country Assistance Strategy Progress Report.* Washington, D.C.	N		
World Bank. 1997. *Memorandum of the President of the Inter-national Bank for Reconstruction and Development and the International Finance Corporation to the Executive Directors on a* ***Country Assistance Strategy*** *of the World Bank Group for the Arab Republic of* ***Egypt***. Washington, D.C.	Y	N	Egyptian women lag behind men in many ways. They are disproportionately poor, unemployed, and illiterate even in comparison to countries with comparable income levels. The government is targetting women's poverty.
World Bank. 1998. *Memorandum of the President of the Inter-national Bank for Reconstruction and Development and the International Finance Corporation to the Executive Directors on a* ***Country Assistance Strategy*** *of the World Bank Group for the Republic of* ***Panama***. Washington, D.C.	Y	N	Government and Bank emphasis on targetting women among other at-risk groups. Focus is on education, health, nutrition and social safety net. Gender disparities exist, but comparatively low on average. In 1997 a government ministry was created to mainstream gender issues into social policy.

World Bank. 1997. *Memorandum of the President of the Inter-national Bank for Reconstruction and Development to the Executive Directors on a* ***Country Assistance Strategy*** *of the World Bank Group for the* ***Argentine Republic****.* Washington, D.C.	Y	N	Bank operations in health, nutrition, and social protection for vulnerable groups include women. The percentage of women in the labor force is increasing. Discusses the poor and poverty alleviation in connection with macroeconomic issues, but gender is not specifically addressed.
Structural and Sectoral Adjustment Loans/Credits			
World Bank. 1999. *Report and Recommendation of the President of the International Development Association to the Executive Directors on a Proposed Second* ***Structural Adjustment Credit*** *of SDR 73.5 Million to the Republic of* ***Madagascar***. Washington, D.C.	N		
World Bank. 1983. *Report and Recommendation of the President of the International Bank for Reconstruction and Development to the Executive Directors on a Proposed Loan in an Amount Equivalent to US$30.1 Million to* ***Jamaica*** *for a* ***Third Export Development*** *Fund Project.* Washington, D.C.	N		
World Bank. 1999. *Report and Recommendation of the President of the International Development Association to the Executive Directors on a Proposed* ***Structural Adjustment Credit*** *of SDR 22.2 Million to the Republic of* ***Chad****.* Washington, D.C.	barely	N	
World Bank. 1998. *Report and Recommendation of the President of the International Bank for Re- Construction and Development to the Executive Directors on a Proposed* ***Economic and Financial Adjustment Loan*** *in the Amount of US$400 Million to the Kingdom of* ***Thailand***. Washington, D.C.	N		

World Bank. 1999. *Report and Recommendation of the President of the International Bank for Reconstruction and Development to the Executive Directors on a Proposed* ***Economic and Financial Adjustment Loan II*** *in the Amount of US$600 Million to the Kingdom of* ***Thailand***. Washington, D.C.	N		
World Bank. 1999. *Report and Recommendation of the President of the International Development Association to the Executive Directors on a Proposed* ***Third Structural Adjustment Credit*** *of SDR 103.3 Million to the Republic of* ***Zimbabwe***. Washington, D.C.	N		
World Bank. 1999. *Implementation Completion Report* ***Georgia Structural Adjustment Credit I*** *(Credit No. 28470-GE) and* ***Structural Adjustment Credit II*** *(Credit No. 29830-GE)*. Washington, D.C.	N		
World Bank. 1999. *Implementation Completion Report Republic of* ***Albania Agriculture Sector Adjustment Credit*** *(Credit 25240 ALB)*. Washington, D.C.	N		
Heavily Indebted Poor Countries Initiative			
International Monetary Fund and International Development Association. 1999. *Heavily Indebted Poor Countries (HIPC) Initiative -- Strengthening the Link between Debt Relief and Poverty Reduction*. Washington, D.C.	Y	Y	Discusses internationally agreed upon development goals set for 2015 which include "eliminating gender disparity in education (by 2005)." These can be achieved through setting an "appropriate macroeconomic framework consistent with a poverty reduction framework." Budgetary management reform necessary for this. National outcome indicators need to be dissagregated across various groups, including demographic ones like gender.
Bank Web Sites			
http://wbln0018.worldbank.org/mna/mena.nsf	N		The Middle East and North Africa (MNA) Region Page on the World Bank Group web site. No specific gender site or link available.
http://wbln0018.worldbank.org/eap/eap.nsf	N		The East Asia and Pacific (EAP) Region Page on the World Bank Group web site. No specific gender site or link available.
http://wbln0018.worldbank.org/sar/sa.nsf	N		The South Asia Region (SAR) Page on the World Bank Group web site. No specific gender site or link available.
http://wbln0018.worldbank.org/eca/eca.nsf	N		The Europe and Central Asia (ECA) Page on the World Bank Group web site. No specific gender site or link available.

http://wbln0018.worldbank.org/afr/afr.nsf	Y	Y	The Sub-Saharan Africa Region (SSA) Page on the World Bank Group intranet site includes a gender site. Gender inequalities prevent women from participating more in the economy, preventing sub-Saharan Africa from realizing its full growth potential. Economic growth strategies must include gender assessment. Includes regional ESW publications with macroeconomic-gender linkages such as "Gender and Economic Adjustment in Sub-Saharan Africa."
http://wbln0018.worldbank.org/external/lac/lac.nsf	Y	Y	The Latin America & the Caribbean (LAC) Page on the World Bank Group intranet site includes a gender site. It highlights how gender inequalities limit women's economic activity, resulting in the under-utilization of human capacity, decreasing economic growth and development. By tackling gender issues, the LAC region can further its mission of development and poverty reduction. Publications on gender in the region address how changes at the macroeconomic level affect the gender division of household labor; how structural change affects the gender balance of the labor market; how structural features of the labor market contribute to the gender gap; and links between gender violence and economic development, and vice versa.
http://www.worldbank.org/gender/	Y	Y	The World Bank External Gender site (GenderNet). Previews the upcoming Policy Report on Gender and Development which will include the impact of macro- economic policies on gender. The Policy Report on Gender and Development's Working Paper Series contains papers dealing with gender and macroeconomic themes, for example, the connection between inequality and economic growth, and gender inequality in the labor market. The site provides summaries of gender-related research by the Bank. Topics include "Macroeonomics and international economics" and "Transition economies."
http://gender/	Y	Y	The World Bank intranet Gender site (GenderNet). Direct link from PREM Gender site. Some pages are the same as those accessed through the external GenderNet. The Bank is striving to incorporate gender analysis into country assistance strategies. The site states that macroeconomic policies can reinforce gender differentials and therefore must be addressed.
http://wbln0023.worldbank.org/Networks/PREM/PREMhome.nsf/(Family)/Gender	Y	N	The PREM Gender site (internal). Relatively sparse with no real mention of gender and macroeconomics.

Wungram Shishak
January 6, 2000

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