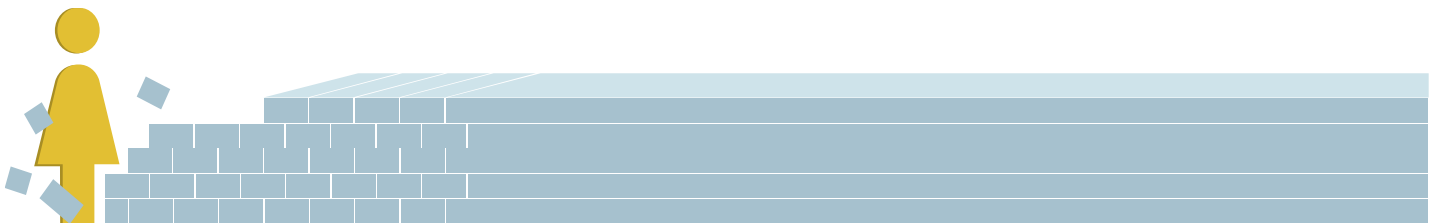


# Addressing gender gaps through DPOS:

A “how to” note based on the experience of the Albania Women and Economic Opportunity DPO and other selected cases



## Introduction: DPOs as a good instrument to promote gender equality

Gender equality is key for sustainable and inclusive development. Greater gender equality can enhance productivity, improve development outcomes for the next generation, and make institutions more representative. It has been demonstrated for instance that as women's education and health improve, so do the development outcomes of their children across countries. At the same time, studies show that giving power to women at the local level can lead to increases in the provision of important public goods such as water and sanitation ([World Bank 2012](#)).

The economic benefits of gender equality at the aggregate level are also large. It has been estimated that if women had the same lifetime earnings as men, global wealth could increase by \$172 trillion, and human capital by about one fifth globally ([Wodon et al. 2020](#)). On the other hand, the persistence of gender differences bears important costs. As an example, one of the most extreme manifestations of gender inequality in the world, violence against women, is estimated to cost countries up to 3.7 percent of their GDP.

Development policy financing (DPF)<sup>1</sup> is a promising tool for the World Bank in this area. DPOs can create opportunities for positive change for gender equality in two main ways. On the one hand, these operations can help tackle structural gaps that originate in the legal framework or administrative rules, preventing discriminatory practices. On the other, through even small reforms, they can prompt relevant changes in the behavior of the government and other agents' behavior (e.g., notaries and private businesses that work with institutions).

DPOs offer specific advantages to promote reforms conducive to greater gender equality. Given that the main counterpart in DPOs is the Ministry of Finance (MoF), this tool allows elevating the discussion on social policy to the coordination and strategy level. The complex nature of the reforms usually addressed lends itself well to similarly complex issues such as gender equality, and its condensed timeline can help to accelerate the dialogue for this type of cross-sectoral reforms. In addition, DPF allows to adapt to different country circumstances and priorities, and to monitor the sustainability of reforms through sequenced conditional disbursements ([Elefante and Robakowski 2020](#)).

The World Bank is increasingly interested in using DPF and DPOs as instruments to promote social inclusion, and in particular gender equality reforms. As a reflection of this, integrating gender equality in development financing has been made a clear corporate mandate and commitment with the adoption of the gender tag in 2016, aimed to track the implementation of the [WBG's Gender Strategy \(2015-2023\)](#). A minimum of 65 percent of all WBG projects need to demonstrate a results chain that links gender gaps identified in analysis to specific actions in the results framework.<sup>2</sup>

As a result, the number of DPOs with inclusion, but especially gender components, has increased over the last years. According to a recent review, from FY18 54 DPOs with strong social inclusion components were identified. Most of them (41) focused on gender. Indeed, as many as 46 DPOs (out of a total of X) have been gender tagged since 2016, 19 of them only in FY19. A large number of these DPOs has been led by the MTI global practice (47%), followed by Macroeconomics and Fiscal Management. The region that performs

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<sup>1</sup> DPF provides financing to governments based on the completion of certain (agreed) actions or reforms in the legal, institutional and policy framework. Most usually, DPF takes the form of programmatic series of successive Development policy operations (DPOs).

<sup>2</sup> According to the Corporate Scorecard.

best in this regard is MNA, where all DPOs are gender-tagged. In the majority of the projects where results have been assessed, these are positive (see section on results).

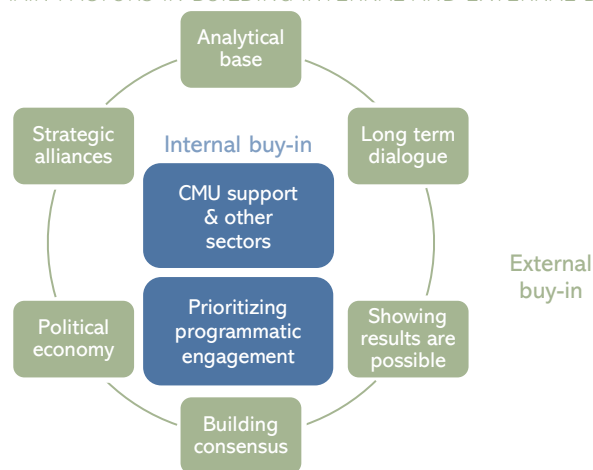
This note aims to offer some guidance to team leaders thinking about developing a DPO that addresses gender issues. It particularly documents and summarizes the main lessons learned in the process of building the only-WBG-gender-focused DPO to date, the [Gender Equality in Access to Economic Opportunity in Albania](#) DPO. The operation supported a strong reform program to reduce gender inequality in access to property and labor market opportunities in the country, and to promote gender-informed policymaking. This case offers important lessons and (potentially) a blueprint to replicate this type of engagement in other contexts.

The lessons drawn from this and other selected experiences are organized around the three main stages in this process. First, and to launch the process, it is necessary to build the required external and internal buy-in – inside of the WBG and with the Government. Second, and to advance towards actual change, it is necessary to agree on specific reforms with the counterparts and design a solid DPO. This will require to develop a sound theory of change and policy framework. Third, and upon implementation, it will be necessary to assess whether the operation attained the expected results.

## 1. Launching the process: Building the internal and external buy-in

The process of putting together a gender DPO revolves around building internal and external buy-in (see Figure 1 below). Internally, bringing the country management and other sectors onboard early in the process would be necessary. It must be noted that the final outcome will depend on how different priorities compete with each other, which will require a prioritization exercise. The experience shows in this regard that it is better to have a programmatic engagement that is not entirely focused on gender than a one-off gender focused operation. Externally, the main difficulty lays with convincing the MoF to promote reforms that are out of their control and not necessarily at the top of their priority list. This requires building alliances with various actors that push in the same direction and showing that results are possible. The visibility of the topic at the regional level and strategic alliances with other donors can also help to move the dialogue forward and mobilize more resources. All these factors are exemplified by the Albanian case and other selected experiences, which allow highlighting the lessons detailed below.

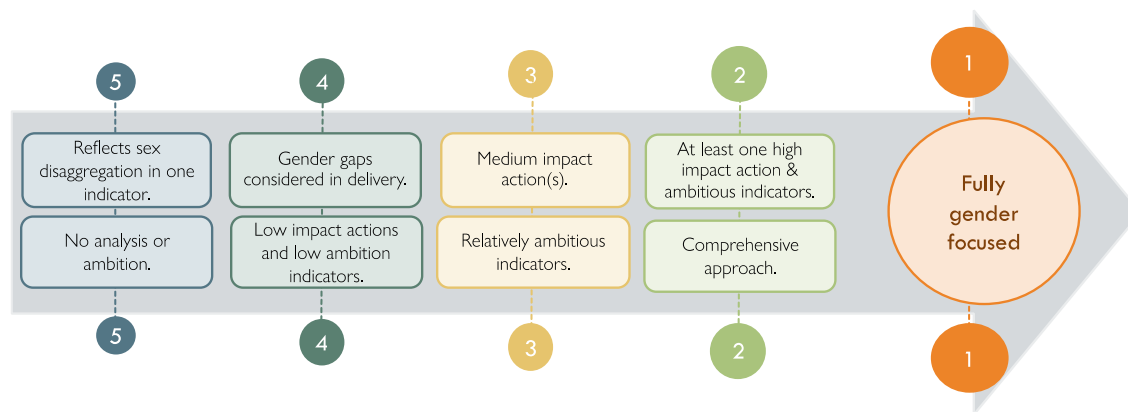
FIGURE 1: THE MAIN FACTORS IN BUILDING INTERNAL AND EXTERNAL BUY-IN



## Building internal buy-in

- Bringing in the CMU and other sectors engagement early on:* Having internal champions is key, especially country management unit (CMU) support in the form of interest, time, funding, etc. In the case of Albania, the early involvement of the CMU through the activities of the Women’s Economic Opportunity Western Balkans TF played a crucial role, but the process of generating buy-in to propose a reform program for a lending operation took significant effort from the team, as it required showing progress on the reforms from the start of identification. In this effort, leveraging partner support was crucial to speed up the achievement of certain prior actions. CMU buy-in was also determinant to move forward with the [Uruguay COVID-19 Response Emergency DPO](#) (Muller and de Paz, forthcoming). A strong technical presence in the field also ensures results on the ground. In the [Senegal first Equitable and Resilient DPO](#), the TTL’s location in the field ensured access to key discussion fora and a seat at the table for the definition of priorities and reforms (Muller and de Paz, forthcoming). Incorporating different related sectors into the discussion can also bring added value and help to identify entry points and potential responses in a more effective and coordinated manner.
- Prioritizing programmatic engagement, even if not focused on gender:* The exclusive focus on gender is not necessary for a DPO to successfully promote equality. The degree of focus observed among gender tagged DPOs is indeed very different, depending on the comprehensiveness of the analysis, the transformational potential of the actions and the ambition of the indicators (see below). There are various examples of very successful gender DPOs with strong policy frameworks that only incorporated one pillar or even one action aimed at addressing gender gaps. The [Uruguay COVID-19 Response Emergency DPO](#), as an example, includes only one prior action to respond to the increasing levels of violence against women (VAW) during the pandemic: strengthening the institutional response system.<sup>3</sup> In the Albanian case, the trade-off between entirely focusing on gender and having a programmatic engagement was solved having only one gender-focused operation but complemented by others in related areas, such as access to childcare.

FIGURE 2: DIVERSE DEGREES OF GENDER FOCUS AMONG GENDER-TAGGED DPOs



## Building external buy-in

- Building the analytical case and long-term dialogue:* A solid previous engagement in the form of a policy dialogue is required. Analytical work that allows to provide the adequate evidence and arguments will be

<sup>3</sup> Including enhanced capacity of hotline, an online system for children reports, additional support for survivors and the expansion of the electronic monitoring of aggressors.

the foundation and provide the entry point for such dialogue to happen. The analytical work conducted under the Women's Economic Opportunity Western Balkans TF on issues related to different dimensions of women's economic empowerment was the foundation for the long-term policy dialogue that was established with different Government counterparts over time. Looking for opportunities to discuss findings - and not only present them - and working with the Government from the onset can help to generate ownership and is more conducive to a productive dialogue (Muller and de Paz, forthcoming).

- *Showing that results are possible:* Different experiences show that the language the counterparts speak matters, and that the messages need to be tailored to them (Muller and de Paz, forthcoming). In Albania, the quantification of the economic losses of gender disparities in the labor market - estimated at around 17 percent of per capita gross national income -, attracted the attention of policymakers and the overall population, as it highlighted the magnitude of the problem and allowed the MoF to make a strong economic case for the reforms. In the [Niger Laying the Foundation for Inclusive Development DPO](#), a study estimating the economic costs of child marriage provided the MoF with the necessary arguments to promote and conduct very sensitive and socially contested reforms to address this phenomenon in the country.
- *Attaining consensus and unifying messages:* It is important to give visibility to the issues, as well as build consensus and unified messages among counterparts, development partners, and even among governments in the region. In the Albanian case, the WBG contributed to develop momentum and consensus on the issues and responses by generating cross-country spaces of dialogue<sup>4</sup> and through national consultations.<sup>5</sup> Although these efforts did not materialize, as originally expected, into a multi-country DPO, they did generate a platform to discuss gender-mainstreaming policies and boosted countries' energy to invest in this agenda and showcase their progress.
- *Assessing the political economy:* The political economy of reforms is always important. In particular, the timing of the reforms, when favorable, and the potential social demand for them, can operate as relevant facilitating factors (Muller and de Paz, forthcoming). The Albanian DPO, as an example, was aligned with the EU efforts to promote regional integration in the Western Balkans,<sup>6</sup> and facilitated the EU accession process – in particular through the production and publication of a Gender Equality Index. This granted further interest from the authorities.
- *Developing strategic alliances:* Finding external allies for this agenda appears to be crucial to push it forward. In the [Senegal first Equitable and Resilient DPO](#), leveraging the work done by the donor coordination group provided the basis to establish a fruitful dialogue. Organizations with a human rights-based or advocacy approach can bring a different dimension (Muller and de Paz, forthcoming). In the Albanian case, the partnership with the French Development Agency, which contributed additional funding to the operation,

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<sup>4</sup> To build consensus around a coordinated regional agenda for promoting gender equality, government officials from the Western Balkans and representatives of development agencies gathered in Vienna in May 2018. The event was attended by finance ministers and other policy makers involved in the gender-equality agenda, such as representatives of executive agencies and labor ministries. The Albania delegation included the deputy minister of finance and the deputy prime minister. A joint communiqué was endorsed and published signaling a broad regional commitment to address challenges around gender equality and to act on the agreed policy priorities.

<sup>5</sup> The World Bank–AFD team held consultations with Government agencies responsible for reform implementation, including the MoFE, the Ministry of Health and Social Protection, the Ministry of Education, Sports, and Youth, and the Ministry of Justice, as well as local governments and key development partners involved in these areas, such as the EU, GIZ, UNICEF, UN Women, and USAID. The World Bank–AFD team also conducted thematic workshops with representatives from academia, the private sector, and civil society. These consultations were instrumental to the selection of policy areas and prior actions.

<sup>6</sup> In line with Chapters 19 and 23 of the EU Acquis Communautaire, the DPF aims to address the obstacles to women's economic inclusion that were highlighted by the European Commission's Communications on EU Enlargement Policy, which emphasizes the importance of safeguarding property rights, including land registration, increasing women's access to justice, expanding access to childcare, and improving the institutional framework for gender equality.

was determinant to reach an agreement with the Government, and the coordination and partnerships with GIZ, USAID, the EU delegation, UNWomen and UNICEF were instrumental in delivering a strong reform program within the DPO identification phase that was well-advanced and presented few risks both for the WBG and for the client.

## 2. Designing a solid DPO: Developing a solid policy framework

The main ingredient of a good gender tagged DPO is a strong, realistic and comprehensive policy framework that is adequately linked to results. Several factors, as highlighted in Figure 1 above, have been identified as central in that process, based on the Albanian case, other selected DPOs and the broader experience of OPCS. First, the policy framework needs to be based on rigorous analyses on the gaps and potential responses, in alignment with the country priorities. A comprehensive and balanced approach is recommended, leading to the definition of a strong results chain. Within it, prior actions will need to be carefully selected within a wide range - beyond those aimed at promoting economic participation.

- *Building on analytical underpinnings:* The framework needs to be built on solid analytical underpinnings. The Albania DPO, as an example, was based on an extensive previous analysis to understand the main legal and administrative barriers to women’s economic inclusion (see Table 1 below). The analysis identified barriers to women’s access to immovable property related to the notarial processes of verification, which remained ignored.

TABLE 1. DPF PRIOR ACTIONS AND ANALYTICAL UNDERPINNINGS

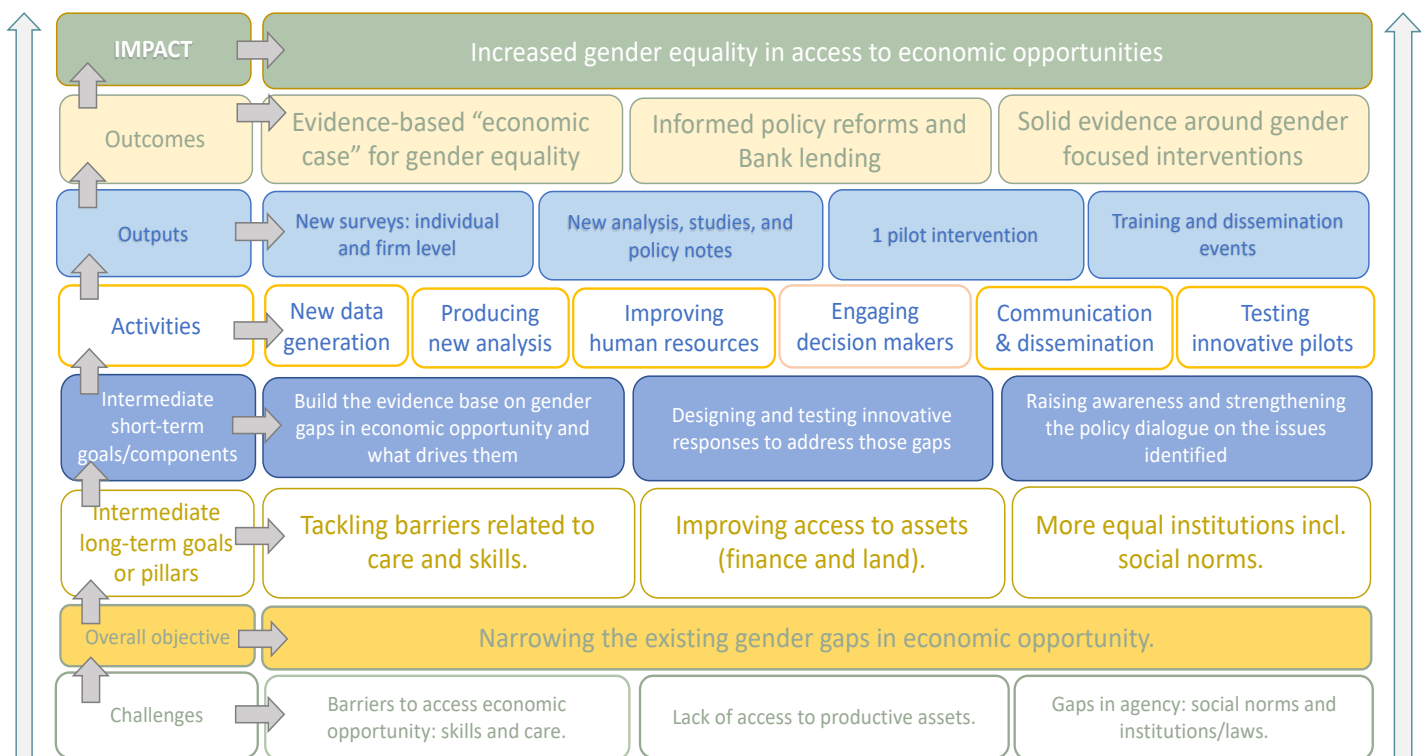
Policy Area	Analytical Underpinnings
Overall diagnostics on gender equality and social inclusion	<ul style="list-style-type: none"> <li>• Atoyan and Rahman (2017)</li> <li>• Golla and Dávalos (2012)</li> <li>• UN Women and UNDP (2016)</li> <li>• UN Women, UNFPA, and INSTAT (2014)</li> <li>• World Bank (2011, 2015b, 2016a, 2019a)</li> </ul>
Pillar 1: Improving Women’s Access to Assets	<ul style="list-style-type: none"> <li>• GIZ and FAO (2016)</li> <li>• World Bank (2011, 2014a, 2016b)</li> </ul>
Pillar 2: Leveling the Playing Field for Women to Access Income-Generating Opportunities	<ul style="list-style-type: none"> <li>• Golla and Dávalos (2012)</li> <li>• Stafa and Lamja (2019)</li> <li>• Umbrella Facility for Gender Equality Trust Fund, World Bank, Washington, DC.</li> <li>• USAID (2018)</li> <li>• World Bank (2011, 2016b, 2018a, 2019a)</li> </ul>
Pillar 3: Strengthening the Institutional Arrangements for Gender-Informed Policy Making	<ul style="list-style-type: none"> <li>• EIGE (2017)</li> <li>• UN Women and UNDP (2016)</li> <li>• World Bank (2011, 2015b, 2016b)</li> </ul>

- *Linking to Governments goals:* The framework should be anchored in the Government’s long term development goals. The Albania DPO, for instance, supported the Government’s longer term development objectives. Fostering gender equality in access to economic opportunities is a key objective of the

Government's social and economic development agenda, present in key national strategies and action plans setting the priorities and agenda for the next years.<sup>7</sup>

- *Balanced and comprehensive approach:* It is also important that the framework balances ambition and expected impacts attributable to the Bank's support and adopts a comprehensive approach to gender issues. In the design of the Albanian DPO, for instance, a component pertaining to childcare, which was initially considered as part of the operation, was dropped and left for a successive operation. In addition, a clear comprehensive approach was adopted, as the three main pillars address three major and related barriers identified, complementing each other.
- *Defining a solid results chain:* A solid results chain is a basic requirement for any successful DPO. This was also the case in Albania (see Figure 4), where a detailed theory of change was defined at inception, including the long-term impact (improving women's access to economic opportunity), medium term results (expanding women's access to assets, increasing the employability of women and increasing awareness about gender gaps), and short-term results (increased female co-ownership of immovable property, awareness among employers about gender-equal provisions and reduced barriers to work, and improved gender gaps monitoring systems).

FIGURE 4: ALBANIA DPO THEORY OF CHANGE



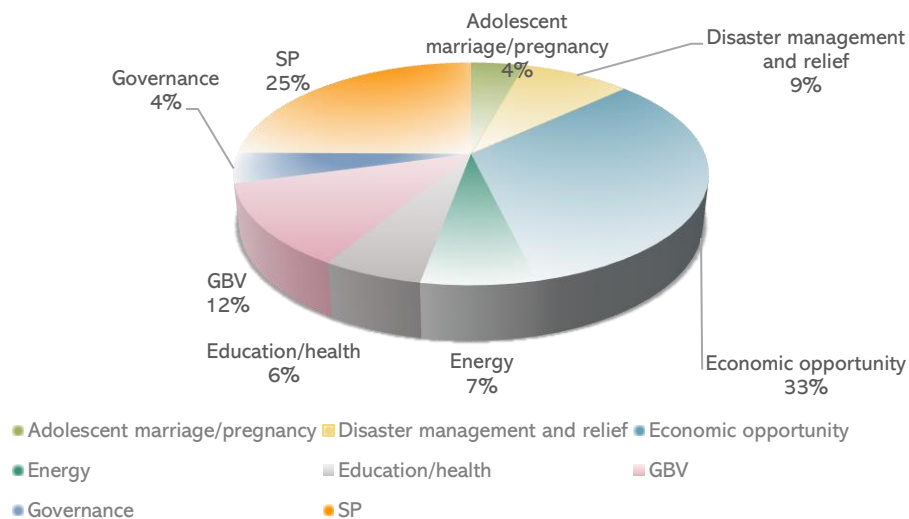
- *Selecting prior actions based on criticality:* An impactful limited number of prior actions that can best address the existing barriers is necessary. Prior actions should be identified through careful analysis and consultations and selected based on criticality, avoiding insubstantial prior actions such as those that are

<sup>7</sup> Including the National Gender Equality Strategy and Action Plan 2016–20, the National Strategy for Development and Integration 2016–20, the National Employment and Skills Strategy 2014–20, or the Economic Reform Program.

excessively process oriented or easily reversible, but there needs to be a balance between impact and feasibility within the preparation period. In this sense, when major reforms are needed, a programmatic lending approach would be more effective at building a longer-term reform agenda. In the design of the Albanian DPO, three main pillars corresponding to each of the areas identified as priorities were defined. The specific actions under each pillar were carefully selected based on the analysis of barriers and an intensive consultation process.

- *The types of reforms supported by gender tagged DPOs can be diverse:* Although in principle reforms aimed at promoting the economic inclusion of women would appear more in-line with the mandate and interests of the Ministry of Finance, some successful operations included significant gender-inclusion prior actions outside the direct competencies of the MoF, It is for instance the case of the [Niger Laying the Foundation for Inclusive Development DPO](#), which intends to address the high incidence of child marriage and its consequences in the country.<sup>8</sup>

FIGURE 3: THE TYPES OF REFORMS SUPPORTED BY GENDER TAGGED DPOs IN 2020



### 3. Assessing the results: Moving to real change

When all the conditions highlighted above are met, results are usually attained. Most gender tagged DPOs implemented and assessed to date have (with an Implementation and Completion Report document) attained their intended objectives or are on the way of doing so. A review of impacts of all gender tagged DPOs<sup>9</sup> reveals around 61 percent of the DPOs where implementation was assessed attained or were in the process of attaining the results measured by the defined indicator/s. It must be noted that most of the operations reviewed (55 percent) were too recent to have assessed results yet. This is also the case in the Albanian DPO, where significant progress in all pillars of the program has been made. As shown in table 2 below, all indicators

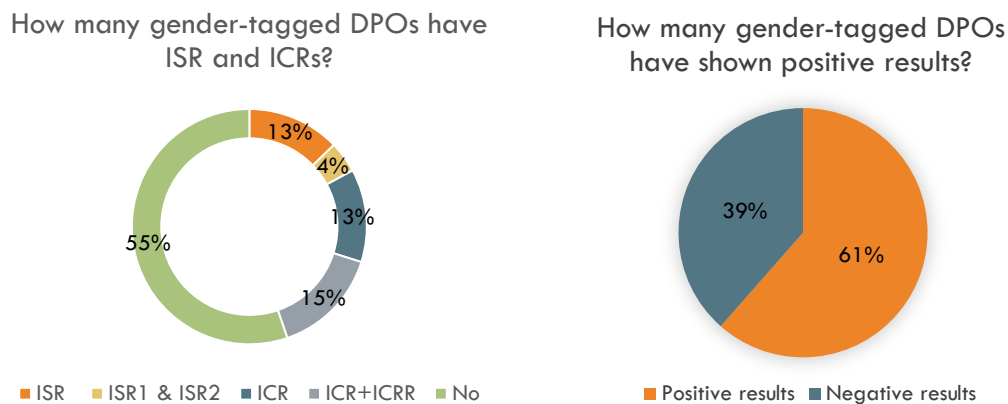
<sup>8</sup> Through three main actions: (1) setting up community Child Protection Committees; (2) improving access to health services by married adolescent girls (15-19) and (3) legally allowing pregnant and married girls to stay in school.

<sup>9</sup> ISRs and ICRs.



have been achieved - and most of the times, over-achieved – but for 1 and 6. For indicator 1, and although up-to-date information was not available, some developments indicate progress. <sup>10</sup>

FIGURE 5: A REVIEW OF ICRs/ISRs



- Identifying measurable and realistic indicators that are attributable to actions:* Clear connections between actions and results in the policy framework are critical, as well as measurable, ambitious and realistic indicators that are attributable to the prior action, with a baseline to compare. In the Albanian case, ex post it has become for instance evident that the Results Indicator 1 chosen to measure progress with regards to Pillar 1 presented risks to being attained because of lack of implementation. On the other hand, valuable lessons for future engagement can come out of these experiences, for example that reforms that are not met with sufficient implementation capacity will require more investment in technical assistance so that the results, especially on monitoring systems, can be achieved.
- In some cases, unforeseen circumstances can prevent attaining the expected results.* In the Albanian case, for instance, indicator 6 has not yet been attained mostly due to the unexpected impact of the pandemic. The number of registered workers in the system increased by about 13%, and with it, the difficulty for the intermediation services to place both women and men.

TABLE 2. PROGRESS IN THE ATTAINMENT OF ALBANIA DPO'S INDICATORS

Prior Action	Indicator	Baseline	Target (2020)	ISR (March 2021)

<sup>10</sup> Although there is no updated information with regards to the indicator for Pillar 1, positive progress in this direction is reflected in the share of notaries that have received training in the new provisions of the law (expected to reach at least 50 percent in 2020), and in the percentage of legal aid services provided on property rights for spouses that constitutes primary legal aid (expected to rise from zero in 2019 to 70 percent in 2020). In addition, the new electronic notary registry is already in place and 370 (81%) of all Albanian notaries are already connected to it. Finally, the Directorate for Legal Aid was set up in 2020 and 12 NGOs are already providing primary and secondary legal services. All secondary legislation has been issued.

Prior actions 1, 2 and 3 (Pillar 1)	Percent of total records in the Albanian Digital Registry of Properties with a valid identification number and with the owner's female gender verified.  Baseline: 16.4 (2019)	16.4% (2019)	20%	Not available, but progress indicated by % of notaries that received training, % of legal aid services to spouses, electronic registry & directorate for legal aid in place.
Prior action 4 (Pillar 2)	Percent of bidders in public procurement tenders that submit a self-declaration related to non-discrimination in the workplace	0 (2019)	85% (2020)	100%
Prior action 5 (Pillar 2)	Percent of municipalities with an average teacher-student ratio in preschool less than or equal to 1:18.	20, modified to 79% (2018)	Target: 56% (2020)	84%
Prior action 6 (Pillar 2)	Percent of women, including those categorized as vulnerable, that have been employed through the National Employment Services.	39% (2018)	45%	28%
Prior action 7	Percent of budget programs across all line ministries that comply with the review process established by the Gender Responsive Budgeting guidelines.	33% (2018)	54%	57 %
Prior action 8	Share of Key Performance Indicators that directly address documented gender gaps in the country.	64% (2019)	75%	75%

## Conclusions

This note summarizes the process of incorporating gender equality prior actions into Development Policy Operations, whether as part or as the totality of the reform matrix. The objective of this summary note is to provide DPO teams some guidance and lessons learned from recent DPOs to ensure that they are successful in including gender equality prior actions and achieve significant results. The note examined the experiences of several recent DPOs that had significant gender prior actions and of the Albania DPO, which was entirely gender focused. A few conclusions emerge from the analysis of these DPOs:

1. [Conduct rigorous, detailed analysis on gender gaps, and identify specific reforms to tackle them.](#) Most successful prior actions have a significant stock of analysis behind them, and the careful identification of policies to tackle the gaps identified in the analysis. Investing in consistent analytical programs and policy dialogue on gender ensures that when DPO opportunities arise, teams already have a set of prior actions identified, and have established relations with key counterparts that facilitate the engagement to identify and implement these actions.
2. [Present a strong theory of change on the policy matrix to the CMU.](#) Most of the time, CMUs have several competing reform areas to engage with the government, specifically with the MoF. Teams aiming to include gender equality prior actions need to present a tight theory of change with convincing economic arguments that both CMU and MoF can support, and a

detailed plan describing how these prior actions will be achieved. The CMU will typically balance ambition, feasibility, and risk in its choice for a policy matrix, and it is important for teams to make a case that clearly lays out the combination of these factors.

3. [Generate a tight results chain and select carefully measurable and easy to monitor results indicators](#). Many DPOs select results indicators that are loosely linked to the prior actions and can hinge on a multiplicity of factors (e.g., women's labor force participation rate). In some cases, these results are not achievable in the timeframe of the DPO or cannot be easily attributed to the prior action. It is important that teams select results indicators that follow the chain from the program's development objective to the prior action and to the result in a way that is intuitive and easy to monitor. In some cases, ambitious prior actions cannot generate measurable results because data and capacity to monitor are not in place.
4. [Advocate for long term engagement](#). Programmatic DPO series present an ideal opportunity to engage with governments on deeper reform agendas, for example on reforms to labor regulations, family support policies, etc. By defining a long-term reform plan, teams can ensure that programmatic DPOs can create the space for a technical engagement that goes beyond the specific reform and tackles implementation, monitoring, accountability and continuously maintains the dialogue with key actors on these issues.
5. [Leverage partnerships](#). A key advantage of DPOs is that they open the doors for engagement with the MoF, to which many other development partners have less frequent access. In this sense, the WB is in a privileged position to coordinate the work of partners and support their dialogue through the engagement with the MoF. Development partners gain from the attention of government to implementing reforms that perhaps would take more time without the added value of the DPO, so they are a valuable asset in the process of identifying and implementing the policy matrix.

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