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Gender at World Bank: Extracting Lessons from Health, Education, Energy, Infrastructure, Agriculture and Rural Development Sectors

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Abstract:
Gender inequality, affecting the distribution of resources and economic opportunities remain pervasive around the world. In terms of employment opportunities, women for example, face severe discrimination in terms of access in the otherwise 'free' labour market. It is estimated that globally 70% of the women are poor and they are paid less than their male counterpart for their work. In term of represent to the national parliament, only 17% seats are occupied by women overall world (UN 2010:x).
The World Bank as an organization has been in the forefront of organizing discussions and debates on important matters of development. On the issue of gender, the World Bank has been an active participant in raising concerns related to gender within mainstream theories of development. The proposed study seeks to examine as to how international organizations like the World Bank have responded to questions of gender. It examines a historical overview of the World Bank and its involvement with the incorporation of gender concerns in its lending programmes sectors like health, education, agriculture and rural development and infrastructure.
The present study has broadly three sections, the first section focuses on the World Bank and its organizational structure, its shift from reconstruction to development, the second section focuses on the World Bank and its engagement with gender and women's concerns and the third section focuses on the World Bank's work on gender in its various sectors. The data used for the study are drawn from both primary basically the World Bank's archive and documents and secondary sources like books, journal etc.

Keywords: *World Bank, gender, education, health, agriculture and rural development, energy, infrastructure*

1. The World Bank: Organizational Structure

The World War II was still going in Europe, the Middle East and Asia. The outcome of the war was still uncertain. The United States dominated the world economy. The economies of Europe and Japan were in ruins. Africa was still under colonial rule and much of Asia was emerging from colonialism. The idea of new monetary, financial, trade arrangements of the United States (US) and Britain were welcomed (Tenney and Salda 1999:1). This was the background and the representatives of forty-four countries[1] assembled together at Bretton Woods (Officially named as United Nations Monetary and Financial Conference), New Hampshire to establish a new international monetary and financial order for the postwar world.

There were more than 700 delegates from the 44 countries participated at the Bretton Woods conference. The delegation to Bretton Woods was fully a male dominated although there were few women participated in it. No women lead any country's delegation. Most women were listed as additional staff or additional attendee who had no role in this conference. Only three women who had a little role werebasically American women, notably Alice Bourneuf, Eleanor Lansing Dulles, and Mabel Newcomer played vital roles at the Conference. Bourneuf, who later worked in the IMF's Research Department, helped to create the system for determining IMF country quotas. **D**ulles, sister to prominent Americans Allen and John Foster, had a long career with the U.S. Department of State. Newcomer arrived at Bretton Woods from Vassar College, where she was a faculty and later head of the Economics Department. She also served in many tax study commissions, becoming the most prominent woman in the tax policy community (World Bank 2014, Steil 2013:11, Schuler and Bernkopf 2014: 22).

[1] The representatives forty four countries who participated at Bretton Woods Conferences were Australia, Belgium, Bolivia, Brazil, Canada, Chile, China, Colombia, Costa Rica, Cuba, Czechoslovakia, Dominican Republic, Ecuador, Egypt, El Salvador, Ethiopia, France, Greece, Guatemala, Haiti, Honduras, Iceland, India, Iran, Iraq, Liberia, Luxembourg, Mexico, The Netherlands, New Zealand, Nicaragua, Norway, Panama, Paraguay, Peru, Philippines, Poland, South Africa, USSR, United Kingdom, United States, Uruguay, Venezuela and Yugoslavia.

There was a little attention was paid for the World Bank comparing to the other Bretton Woods institution, the IMF as it was described by J.B. Knapp, senior Vice Presidents operations that I suppose if one measures the time spent during those fourteen days of work at Bretton Woods Conference, the World Bank probably didn't take more than a day and half. It was put together as a kind of clip and paste job at the end of the day of the conference (Basu 2002: 53). As Mason and Asher pointed out that the first weeks of Bretton Woods was devoted entirely to the IMF and fears began to be stated that the conferences would never be revealed to the World Bank although the delegates from the less developed countries were more interested in World Bank than IMF so also a number of European countries whose economies had been damaged by the war. The Russian delegates in particular were very much interested in the World Bank (Mason and Asher 1973: 21).

On the purpose of the Bank, there were various arguments. The Europeans gave proposals that the purpose of the Bank should be reconstruction. The Russian in particular asserted that the primary purpose of the Bank should be to assist in the reconstruction and the restoration of the economics destroyed by the World War II. The less developed countries on the other hand had a fear that if too much emphasis on reconstruction then the Bank would never get into the issue of development. Mexico proposed that economic development should be the primary purpose and the reconstruction should be the secondary purpose. There were various debates and discussions on issue of what should be the name of the Bank. Various countries gave various proposals like for example United Kingdom thought it should be called as the "International Cooperation for Reconstruction and Development" then El Salvador suggested for "the international Guarantee and Investment Association", France preferred the title "International Financial Institution for Reconstruction and Development". There were also debates on the future location of the offices of the Bank and the Fund. On 8th March, 1946 of the inaugural meeting of Board of Governors at Savannah, Georgia on this issue discussion were held. Both US and UK didn't agree with each of their proposal. But since the US put most of the money, the view of the US was prevailed and Washington D.C. was chosen as the head quarters of the offices of the Fund and the Bank (Mason and Asher 1973: 31).

The principal aims of the Conference were the drawing up of two instruments—the Articles of Agreement of the International Monetary Fund and the Articles of Agreement of the International Bank for Reconstruction and Development. The Articles of Agreement of the International Monetary Fund and the Articles of Agreement of the International Bank for Reconstruction and Development were submitted for ratification to the member governments during 1945 (US Govt. 1948: ix). The World Bank (formally known as the international Bank for Reconstruction and Development or IBRD) started its operations in 1946, with its headquarters in Washington, D.C. Gradually, it shifted its focus on aiding to developing countries. It covered the areas composed of middle- to low-income basically creditworthy countries. The Bank now has a membership of 188 countries (Griffin 2009:2, Friedrichs and Friedrichs 2002: 15). It is different because it differs from elementary aspects associated traditionally with banks. Like other banks, it does not receive deposits rather it makes loans only to governments, or to public and private entities on the basis of government guarantee of repayment (Basu 2002: 54).

2. The Affiliates of the World Bank

The World Bank is written in short for the World Bank Group which consists of five closely associated institutions such as the International Bank for Reconstruction and Development (IBRD 1944); International Finance Corporation (IFC 1956); International Development Association (IDA 1960); the International Centre for Settlement of Investment Disputes (ICSID 1966); the Multilateral Investment Guarantee Agency (MIGA 1988).

The International Bank for Reconstruction and Development (IBRD) which was established 1944 and became operational in the year 1946. It aims to lessen poverty in middle-income countries and creditworthy poorer countries by promoting sustainable development through loans, guarantees, risk management products, and analytical and advisory services and borrows funds and lends these on to qualifying governments for agreed projects. These loans are made to member Governments or to public sector institutions against governmental guarantees, they are made at lower interest rates, and with longer terms of repayment in between 10 and 20 years. Providing such loans became the IBRD's major goal (World Bank 2013h, Einhorn 2006, Gilbert and Vines 2006).

The second component of the organization is the International Development Agency (IDA), established in 1960.Its activities are confined to a group of 60 countries, mainly in Africa and South Asia, which fall into the Least Developed Countries classification (the LDCs).IDA credits are very long term up to 40 years. IDA staff is integrated with those of the IBRD, so that the same staff are involved in both non-aid and aid work, but the accounts of the two institutions are kept separate (World Bank 2013j, Einhorn 2006:18, Gilbert et al. 1999: 598). Thirdly the International Finance Corporation (IFC), established in 1956,is the largest global development institution focal point limited to the private sector. It agrees to companies and financial institutions in emerging markets to create jobs, generate tax revenues, improve corporate governance and environmental performance, and contribute to their local communities in more than a hundred developing countries (World Bank 2013n, Einhorn 2006, Gilbert and Vines 2006).

The Multinational Investment Guarantee Agency (MIGA) is the fourth organization in the World Bank Group, was established in 1988 to encourage foreign direct investment into developing countries to support economic growth, reduce poverty, and improve people's lives. MIGA fulfills this order by offering political risk insurance such as guarantees to investors and lenders. Its creation was a response to a global need for an agency of this kind. It is relatively small (World Bank 2013i, Einhorn 2006, Gilbert and Vines 2006).The International Centre for Settlement of Investment Disputes (ICSID), was established in 1966, provides international facilities for pacification and settlement of investment disputes. It is a dispute resolution institution to mitigate non-commercial risks and promote international flow of investment (World Bank 2013j, Einhorn 2006, Gilbert and Vines 2006).

3. The World Bank: Governance Structure

3.1. Board of Governors

The Bank is owned by member governments who exercise their direction through a Board of Governors, consisting of one Governor for each of the 188 member countries. A Governor, usually the Finance Minister of the country, represents each member of the Bank. The Governors as a group constitute the Governing Body and meet once a year, at the Bank's Headquarters in Washington, DC, USA (Basu 2002: 62, World Bank 2013c).

Article V Section 2(a) of the Agreement states that all the powers of the Bank shall be vested in the Board of Governors which consists of one Governor and one alternate are appointed by each member in such a manner as it may determine. Each Governor and each alternate Governor shall serve for tenure of five years and it depends on the pleasure of the member which is appointing him and may be reappointed. No alternate may vote except in the absence of his principal. The Board shall select one of the governors as Chairman (World Bank 1989, Punhani 1996: 28). All powers of the World Bank are vested in Boards of Governors, the World Bank's senior decision making body according to the Articles of Agreement[2]. All the major powers (except those mentioned in Articles of Agreement) and responsibilities of the Governing Body are delegated to a Board of Executive Directors, comprising 25 members[3] (Basu 2002: 62, World Bank 2013c). These powers which includes such as admit and suspend members, increase or decrease the authorized capital stock, determine the distribution of the net income of the World Bank, decides appeals from interpretations of the Articles of Agreement by the Executive Directors, make formal comprehensive arrangement to cooperate with other International Organizations, suspend permanently the operations of the World Bank, increased the numbers of the elected Executive Directors, approve amendments to the Article of Agreement (World Bank 2014c).

3.2. Board of Directors

The Board of Directors of the World Bank comprising World Bank Group President and twenty five Executive directors. President is the presiding officer, and who ordinarily has no vote apart from a casting vote in case of an equal division. The Executive Directors as individuals cannot exercise any power nor represent the Bank unless specifically authorized by the Boards to do so. Countries have the option of forming their own groups and electing an Executive Director to represent them. India, for example has chosen to be grouped together with Bangladseh, Bhutan and Sri Lanka. These four countries together elect an Executive Director every two years to represent their constituency. The Executive Directors created an institution named as inspection panel in 1993 to ensure that people have access to an independent body to express their concerns and seek recourse (Basu 2002: 62, World Bank 2015a).

The Executive Directors are responsible to the Boards of Governors at the annual meetings, an audit of accounts, an administrative budget, and an annual report on the Bank's operations and policies, overseeing the sanction of loans for specific purposes to client countries as well as other matters. In shaping Bank policy, the Boards of Executive Directors take into account the evolving perspectives of member countries on the role of the Bank Group as well as the Bank's operational experience (World Bank 2013o).

3.3. President

Article V, Section 5 (a) of the Agreement states that the Executive Directors shall select a President who shall not be a governor or an executive director or an alternate for either. The President shall be Chairman of the Executive Directors, but shall have no vote except a casting vote in case of an equal division. He may participate in meetings of the Board of Governors, but shall not vote at such meetings. The President shall cease to hold office when the Executive Directors so decide (World Bank 1989).

No doubt, the Executive Directors occupy an important place in the organizational hierarchy; it is the President who by virtue of being the Bank's chief executive officer is the more visible. While the Executive Directors are rarely in public view, it is the President who is the main agent of the Bank. The President is not only the chief of the administrative staff, but he is also the Chairman of the Executive Directors and serves as an important intermediary between the political and the administrative wings of the Bank. He is responsible for overall management of the World Bank. Theoretically, the Board of Executive Directors chooses the President for five years but in practice by an informal agreement, the selection is limited and fixed in favour of the US (Basu 2002: 64, World Bank 2014c).

3.4. Staff

The staff of the Bank increased moderately during 1950s, it was 430 in 1951 and rose up to 646 in 1960 and the professional staff increasing from 159 to 283. During 1960s the staff increased more than twice as fast as it had in the 1950s, and the total staff increased by mid-1971 exceeded to 2500 (Mason and Asher 1973: 66). That's why it provides loans to developing countries with low interest, interest free credits. From 1947 to till date it has provided 12,039 loans to 173 countries (World Bank 2014b). This happened in case of staffing also. By June 30th 1981, there were only 12% women at the higher position. In the year 1989, the Bank came up

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[2]The IBRD Articles of Agreement extract from the United Nations Monetary and Financial Conference, at Bretton Woods, New Hampshire, July, 1944. The governing document became effective on December 27, 1945, and has been amended three times in December 17,1965, February 16, 1989 and June 27, 2012. Each of the World Bank Group organizations operates according to procedures established by its articles of agreement, or an equivalent governing document. These documents outline the conditions of membership and the general principles of organization, management, and operations (World Bank 2013).

[3] The initial number of Executive Directors are 12 and it increased to 24 but in 2010 due to increase of members of the World Bank through the years it numbers increased to 25.

with an action programme to increase women representation at the management and senior level (World Bank 1992). Basically, in gender composition of staff by skills, there is balanced representation of women in non-operational areas. But within operational skills, the gender gaps are huge in sectors that have dominated the Bank's portfolio. Women are prominent in the social sectors in the non-operational areas (education, population, health and nutrition), women's representation tended to be lowest in the sectors which dominated Bank's portfolio viz. agriculture, industry and energy, infrastructure and public sector management. As a result, women did not have equal role in decision-making and in work with the clients and the scope for management positions was inadequate (Muivah 2006: 256)

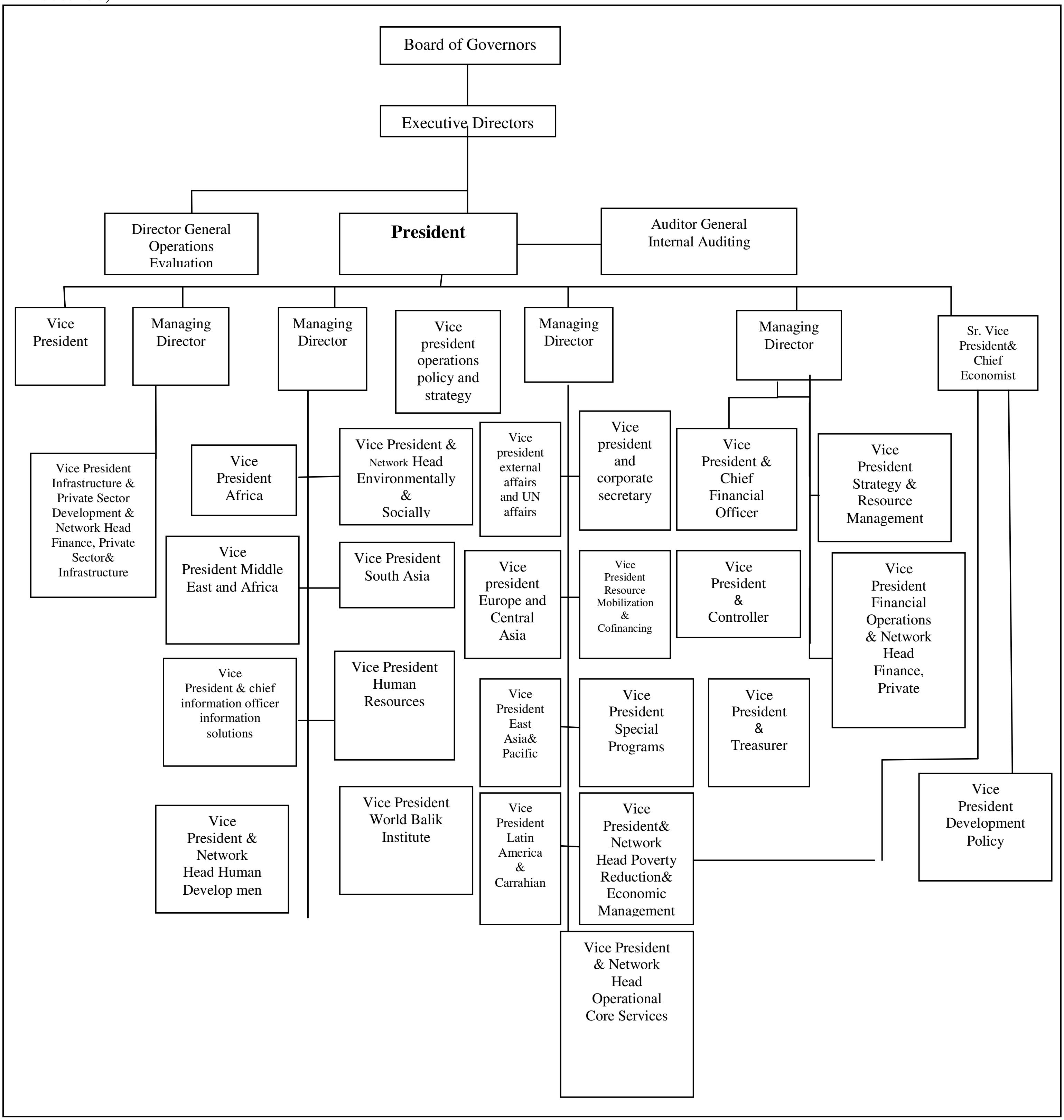

Figure 1: Organizational Structure of World Bank

(Basu 2002)
Article 2 Sec (a) and (b) state that only members of the IMF can become members of the World Bank. Each country is represented by a governor (usually that country's Minister of Finance or Governor of the Central Bank) and an alternate Governor. Membership of the Bank comes to an end either through withdrawal from the Bank by the members themselves or suspension of the membership by the Bank in case a member fails to fulfill any of its obligations to the Bank or in case a member ceases to be member of the IMF (World Bank 1989, Punhani 1996: 24).
The number of membership which in the Bank was 28 in 1945.By mid-1947, it rose up to 45 which increased to 132 in 30th June 1978. After the 1960s, there was an explosion in the membership of the Bank the reason for increasing in the membership of the Bank because more Afro-Asian colonial countries became independent countries but Russia was not a member of World Bank till 1992 although was presented at Bretton Woods conference (Mason and Asher 1973: 64). In 2014, World Bank has 188 members. South Sudan being the 188th member entered in the Bank in the year 18th April, 2012. But Russian Govt. did not become member of either the Bank or Fund even though represented, actively participated and signed the two Article of Agreements at Bretton Woods conference because of the ideological considerations (Guliani 1991: 15). Poland and Czechoslovakia became members but ceased to be members in 1950 and 1955 respectively (Mason and Asher 1973: 63).

3.5. Voting Powers
The IBRD follows the principle of weighted voting. Shares of capital are allocated according to a formula based on member country's quotas in the IMF and voting is weighted in proportion to a country's shareholding (Punhani 1996: 26). Article V Section 3(a) and (b) respectively state that each member shall have the hundred fifty votes plus one additional vote for each share of stock held and "except as otherwise specifically provided, all matters before the Bank shall be decided by a majority of the votes cast (World Bank 1989).
The United States has the largest shareholding and this gives it the power to veto any changes in the Bank's capital base and the Articles of Agreement and the second largest is Japan.

Country or Country Group	IBRD (In %)	IDA (In %)
USA*	15.69	10.32
Japan*	7.84	8.56
China*	5.06	2.11
Germany*	4.39	5.54
France*	4.11	3.68
UK*	4.11	6.12
Belgium** (10 Countries) Europe and Turkey	5.03	4.64
Venezuala Republic** (8 countries) Latin America	4.28	2.23
Netherlands** (13 Countries) Europe and Israel	4.06	4.94
Republic of Korea** (14 Countries) East Asia with Australia, Pacific Islands	3.91	3.97
Canada** (13 Countries) Latin America	3.88	4.43
India** (4 Countries) South Asian Countries	3.49	3.81
Finland** (8 Countries) Scandinavian countries	3.3	5.44
Italy** (7 Countries) Sourthern Europe and Timor Leste	3.24	3.16
Brazil** (9 Countries) Latin America, Haiti and Philippines	3.19	3.4
Saudi Arabia Chair** (1 Country) Saudi Arabia	3.17	3.28
Pakistan** (7 Countries) South Asia, Iran, Morocco and Ghana	3.08	2.66
Switzerland** (9 Countries), South Central Europe and Central Asia	2.92	4.53
Indonesia** (11 Countries) South East Asian and Nepal	2.75	2.96
Russian Federation** (2 Countries) Russia and Syria	2.71	0.38
Kuwait** (13 Countries) Middle East Region	2.46	2.17
Chile** (6 Countries) South America	2.05	1.49
Djibouti** (23 Countries) African Countries	1.89	4.7
Seychelles** (22 Countries) African Countries	1.8	4.47
Angola** (3Countries) South Africa, Nigeria	1.58	1.01

Table 1: Voting Rights
(Source: World Bank 2015d)
** Appointed countries, ** Elected country by a country or group of country.*

4. Lending and Changing Dynamics in the World Bank: Reconstruction and Development to Poverty Reduction to Structural Adjustment
The World Bank has more than 10,000 employees in more than 120 offices worldwide in 2014. It has set two goals achieved by 2030 which are: end poverty by decreasing the percentage of people living on less than $1.25 a day to no more than 3%, promote shared

prosperity by fostering the income growth of bottom 40% for every countries (World Bank 2014a). In lending, it deals exclusively with governments, but also works closely with people and private enterprise in developing countries. Article Ill and IV of the Agreement talk about the provisions and methods relating to loans and guarantees. Article III section 1(a) and (b) talks that the resources and the facilities of the Bank shall be used exclusively for the benefit of members with equitable manner to projects for development and projects for reconstruction alike and for the purpose of facilitating the restoration and reconstruction of the economy of members whose metropolitan territories have suffered great damage from enemy occupation or hostilities, the Bank, in determining the conditions and terms of loans made to such members, shall pay special regard to lightening the financial burden and accelerating the completion of such renovation and reconstruction. It is also specified in Article Ill section 4 (vii) that loans are guaranteed by the Bank, except in special circumstances, be for purposes of specific projects of reconstruction or development (World Bank 1989).

When a member country goes for a loan to the Bank, the country goes through six stages for getting a loan such as such as: identification, preparation, appraisal, negotiations and approval, implementation and supervision, evaluation. The first stage is identification – in this stage the World Bank close collaboration with country officials recognize requests that can be dealt with projects. The projects are then incorporated into the lending programme of the Bank for a particular country. The second stage is preparation- in this stage sketches the framework of the proposed projects. The time taken for preparing the project framework usually takes one to two years, during which time the country officials examine all aspects related to the technical, institutional, economic and financial assistance aspects of the identified project. Then, appraisal- it refers to the review process of all aspects of the project by the World Bank staff. The time taken for the review ranges from three to five weeks, including the time involved in a field survey study. An appraisal report is prepared and sent to the headquarters at Washington DC. Negotiations and Approval - This is the fourth stage involves discussions with the borrower on the terms and conditions for financing the programme. The agreements reached are embodied in loan documents. The project is then presented to the Executive Directors of the Bank for approval. After their approval the loan agreement is signed. The fifth stage for a loan is implementation and supervision – where the borrowing country is responsible for implementation of the project. The Bank is responsible for supervising that implementation, through progress reports from the country and periodic field visits. An annual review of Bank supervision experience on all projects underway serves to continually improve policies and procedures. Procurement of goods and works for the project must follow official Bank principles for efficiency and economy. The final stage is evaluation - It follows the final payment of Bank funds for the project. The Operations Evaluation Department (OED) evaluates the completion report of the Bank's projects staff and prepares its own audit of the project, often by receiving materials at headquarters and field trips are made where it is needed. This ex-post evaluation provides lessons of experience which are built into following identification, preparation or assessment work (Basu 2002: 68).

Gradually, the purposes and functions of the World Bank are changing. It started its business officially on 25th June 1946. It received a letter of requesting for 500 million$ from French Govt. With it planned role in post war reconstruction, the Bank in the 1940s exclusively engaged lending in the construction of public utilities like electric power, transportation, infrastructure etc. The lending for development was limited to financing specific projects. On May 9, 1947, the Bank gave its first loan to $250 million to France for postwar reconstruction. By August 1947, it gave its reconstruction loans to The Netherlands of $195 million, Denmark of $40 million and Luxembourg of $12 million. These first loans were for "reconstruction". However, the international community soon realized that, instead of piecemeal loans, European and Japanese reconstruction would require a full-fledged effort by international leaders. Hence, the Marshall Plan was established in June 1947. It gave relived from the reconstruction, and then the Bank's directors gradually focused their attention to development concerns. But during that time development was understood as economic growth and Bank's large scale investment in physical capital and heavy infrastructure. From 1948 to 1961, the Bank's loan was primarily for power and transportation, then industry and telecommunication and merely 4% loan was given to agriculture and industry sectors to its client countries. The first development loan ($13.5 million), effective on April 7, 1949, was to Chile's Corporacion de Fomento de la Produccion for 4 electric power projects and incidental irrigation. The second development loan ($2.5 million), effective the same day, focused on machinery for Chilean agriculture (Ruger 2005: 63). In the 1950s the World Bank's lending to the third world countries on infrastructure and industry was prompted as the main activity because of the cold war between USA and USSR (Peet 2003: 130). The social sectors like education and health was not concerned for the Bank. The argument of the Bank investing in education and health sector is merely wastage of money and less measurable in its outcomes (Ruger 2005: 63). In the case of the International Development Association (IDA) the Bank's "soft loan" affiliate created in 1960 about half of the lending between 1961 and 1965 was for electric power and transportation, only 18% for agriculture and only 3% for social services. And most of the amounts of loans were for Europe. Between 1946 and 1949, 81% of Bank money was allocated for Europe and between 1960 and 1969, 28% of the Bank money again went to Europe. So Europe constituted a major part of Bank's lending. Even during the Marshall aid period, the Bank continued to lend in Europe (Das 2004:10, Punhani 1996: 53).

The appointment of Robert McNamara (1968-81) as the World Bank's president is very crucial because he shaped the World Bank as no one before did. He had a strong believed that the problems of the developing world could be solved (World Bank 2013p). In 1970s during McNamara's regime the World Bank adopted more poverty oriented development policies and to solve the basic needs of the rural poor people the World Bank shifted its from infrastructure to agriculture and rural development and later to health care, education, and population control projects (Kapur et.al 1997: 250). During the rest of the decade the World Bank's work on poverty was very much linked to human development which culminated with the 1980 World Development Report[4] on poverty.

[4] The World Development Report (WDR) is an annual report published since 1978 by the World Bank. Each year it focuses on a particular aspect on development is selected by the World Bank's president. For example, the WDR 2014 focuses on how improving risk management can lead to larger gains in development and poverty reduction.

The structural and sectoral adjustment lending first introduced during the time of McNamara. The structural adjustment became a problematic issue in the 1980s. The charge here is that the World Bank directed reforms in a specific direction (Washington Consensus) through its lending programme, policy. In the 1980s and early 1990s many developing countries moved towards liberalization and structural adjustment and the of structural adjustment negative impact especially in education and health was noticed by United Nations Children's fund (UNICEF) in its publication *Adjustment With a Human Face* (1987) called for a richer approached to development than just focusing on structural adjustment programme in a hopeful pursue of economic growth (Kuiper and Barker 2006: 18).The structural Adjustment Programme has now largely been replaced by the Poverty Reduction Strategy Paper (PRSP) process in 1999 (WHO 2014). This is prepared by the countries themselves and served as a framework for development assistance. The underlying goal of PRSP are to ensure broad based country ownership of poverty reduction strategies, develop strategies that take a comprehensive long term perspective, focus on results that matter for poor and build stronger partnership between low-income countries and international donor community (Kuiper and Barker 2006: 20).

5. World Bank and Gender: A Historical Overview

The World Bank as an organization has paid a little attention in organizing process for addressing gender equality and the role of women in its broader development agendas and within its structure. The feminist movement of 1970s and the Esther Boserup's book *Women's Role in Economic Development* was published in 1970 (Tzannatos 2006: 21). This impacted on Bank's structure and policies level and gradually the Bank organized things for gender equality in its structure and policies. The United Nations Development Decade (1976-85) also impacted on the Bank's strategies and policies and in 1977 the Bank created a position of an advisor for Women in Development in its organizational framework in response to border external environment catalyzed by the first World Conference on Women in Mexico City and internal Women in Development lunch group (Weaver 2010: 74). Gloria Scott was the first Women in Development advisor at Bank. The Bank was also the first multilateral institution to appoint Women in Development (WID) adviser in 1986. It subsequently also established a WID unit which came out with many operational directives in the wake of World Conference on Women in Nigeria (Murphy 1995). However, the adviser had a support staff equivalent to only one full time employee and a largely unfunded and badly defined mandate to raise awareness inside the Bank of gender issues in development and played a modest role in overseeing the projects at their early stage (Weaver 2010: 74).

It was in 1980s, that the Bank first institutionalized gender in its organizational framework and serious momentum started regarding gender equality. However, reports also stated that the World Bank has done significantly more on behalf of women as mothers than as workers and there is in the World Bank an intellectual consensus surrounding the importance of investing in women in the social sectors that does not exist with regard to women's roles in economic development" (Long 2006: 42). The immediate context was the identification of the negative impact of the Bank's structural adjustment programmes on women, in parts of Africa and Latin America in the 1980s. In 1984, therefore the Bank came up with an Operational Manual Statement (OMS)[5] 2.20, which called for the Bank staff to include gender concerns in its project design (World Bank 2010b: ix). However, OMS 2.20, was merely a guideline and lacked explicit mandates, training and additional staff resources to help ensure compliance with the new policy and also WID adviser at the time was an institutional outsider and became Bank insider in the year 1985 (Weaver 2010: 74). For the first time in 1988 one-quarter of Bank's World Development Indicators reports included reference to women in development(Tzannatos 2006: 20).

In 1990, an Operational Directive (OD)[6] on poverty reduction recommended that women's issues be considered when designing poverty reduction programme (World Bank 2005: 2). At its 1994 meeting, the Bank Board talked about a policy paper named, 'Enhancing Women's Participation in Economic Development.' This policy paper led to foundation of Operational Policy (OP)[7] 4.20 on the Gender Dimensions of Development. OP 4.20 wanted staff to reduce gender inequality and enhance the participation of women in the economic development of their countries as a part of its order to lessen poverty. It also acknowledged that to reduce poverty effectively and in a sustainable manner, development assistance needed to be designed to address the differential impact of development interventions on women and men. This OP 4.20 marked a change from WID approach to Gender and Development (GAD) approach (World Bank 2005: 2). Through this OP, the Bank sought to address the policy and institutional underpinnings of gender disparities that constrained development effectiveness within a client country (World Bank 2010b: x).

The OP 4.20 which talks about Gender dimension of Development are:

The Bank aims to lessen gender inequalities and increase women's participation in the economic development of their countries by including gender dimensions in its country assistance program. To this end, the Bank assists its member countries to (a) Design gender-sensitive strategies and programs to gurantee that overall development efforts are directed to achieve impacts that are equitably beneficial for both men and women. The Bank helps governments (i) identify hurdles—including men's attitudes—that prevent women from participating in and benefiting from public policies and programs, (ii) assess the costs and benefits of specific actions to remove these hurdles, (iii) ensure successful program delivery, and (iv) establish monitoring and evaluation mechanisms to measure

[5] Operational Manual Statement (OMS) contains the Operational Policies (OP), Policies, Bank's Procedures, Directives on the conduct of Bank's operations. It is a Bank's policy statement pending conversion of the requirements relating to social assessments that constitutes Bank policy. Since it was not practice for the Board to consider or approve OMSs, the status of these requirements are clearly short of requirements that Board has approved (World Bank 2005).

[6] Operational Directive (OD) is a Bank's directive that contains mixture of policies, procedures, guidelines gradually being replaced by Operational Policy, Bank Procedure and Good Practice (World Bank 2005).

[7] Operational Policy (OP) is a short focused statement that follows from the Bank's agreement and broader policies approved by the Board (World Bank 2005).

progress. Review and modify legal and regulatory frameworks to improve women's access to assets and services, and take institutional measures to ensure that legal changes are implemented in actual practice, with due regard to cultural sensitivity. Strengthen the database for, and train country officials in, gender analysis, particularly in countries with inadequate gender-disaggregated data. Obtain financing, if necessary, to meet the resource demands of program changes. Bank lending supports the expansion of women's access to services and assets, and the Bank helps to (i) mobilize additional multilateral and bilateral financing, and (ii) organize Consultative Group meetings for specific countries. The Bank also promotes teamwork with international, national, and local non-governmental agencies in implementing Bank-financed projects. To examine gender concerns in each country, the Bank uses country poverty assessments, public expenditure reviews, other economic and sector work, and country dialogue. The analysis and policies are included into the Country Assistance Strategy.Objectives and involvements for carrying out country gender policies are reproduced in the lending program and the design of lending operations. Implementation is checked as a part of country implementation review. The Gender and Development Group in the Bank's Poverty Reduction and Economic Management Network reports to the Board periodically on the Bank's progress in including gender in its actions (World Bank 2002: 15).

In 1994, a report of the Operations Evaluations Departments (OED)[8] traced how the concepts of WID and gender related activities had evolved within the World Bank and how Bank policies and lending reflected these concepts. OED found some factors responsible for successful implementation of gender policies such as the country's involvement with and commitment to both gender related action and projects as a whole, input from staff experienced in addressing gender issues, attention to gender related interventions during supervision (World Bank 1997: 10). The World Development Report published in 1995 argued that while progress has been made in the inclusion of reproductive work into national income and gender-disaggregated analysis of structural adjustment policies and programme, there were major shortcomings the way gender issues were conceptualized in macro-economic approaches and programme of the World Bank (Tzannatos 2006: 20). In addition to that, there are causes of failure of gender mainstreaming is that, there is a gap between theory and practice of this policies and also despite having unanimous awareness of gender policies particularly OP 4.20, only 42% of the staff had read the policy and only 52% claimed to address gender in their operational work (Weaver 2010: 82).

The Fourth World Conference on Women was held in Beijing in 1995. During that time James D. Wolfensohn and his statements of support for gender inclusion into Bank's work – including his presence at the Fourth World Conference on Women in 1995 – the Bank began to enhance its importance on the promotion of gender equality. Persuaded by the significance of girls' education for progress in family health and well-being, the Bank has lent approximately US$5.3 billion for girls' education since the Beijing conference. In the areas of health, population and nutrition, the World Bank is now the largest provider of external supports for such programs in low and middle-income countries. Since Beijing, two-thirds of these loans have comprised gender-related goals (Long 2006: 43).

Following the 1995 World Conference on Women in Beijing, the World Bank, along with the UN and its member's states, agreed to gender mainstreaming as its official policy for promoting gender equality in development. Gender mainstreaming is a renovate concept for promoting gender equality. It is a policy for putting gender at the centre of development planning, whereby mainstream policymaking and organizational processes are restructured to reproduce a gendered perspective (Smith 2008). The implementation of the gender mainstreaming strategy of the Bank depends on the staff in the mission offices abroad or in regional offices inside the Bank's headquarters and in most of the cases the implementation of gender mainstreaming have been failed because of the inexperienced, lacking influence officers(Weaver 2010: 80). The Beijing Platform for Action[9] recognizes the importance of gender equality for development and poverty reduction. In 1997, Gender and Development (GAD) Board was created as part of Poverty Reduction and Economic Management (PREM). The GAD Board is responsible for knowledge management, monitoring and reporting the status of the policy implementation and building capacity (World Bank 2005: 2). After, the establishment of the GAD Board, there has been consistent effort to increase the Bank's women professional staff and 30% of managers and senior technical staff. In the year 1998 position of the head of the GAD Board is raised from chief manager to a director level (Tzannatos 2006: 22). In addition to that, the Bank sponsored an internal seminar as follow-up to the Beijing conference to give greater internal visibility to the mainstreaming agenda, and the regional offices were asked to prepare gender action plans (Weaver 2010: 78).

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[8] Operations Evaluations Departments (OED) is an independent unit within the World Bank, it reports directly to the Bank's Board of Directors. OED accesses what works, what does not, how a borrower plans to run and maintain a project. The overall goals of evaluation are to learn from experience, to provide an objective basis for assessing the result of Bank's work, and to provide accountability and achievement of its objectives (World Bank 2015k).For more details please see http://web.worldbank.org/WBSITE/EXTERNAL/TOPICS/EXTEDUCATION/0,,contentMDK:20253098~menuPK:534186~pagePK:148956~piPK:216618~theSitePK:282386,00.html

[9]The Beijing Platform for Action is the result of the Beijing Conference is an agenda for women's empowerment. It aims at the implementation of the Nairobi Forward-Looking Strategies for the Advancement of Women. It deals with removing the obstacles to women's public participation in all spheres of public and private lives through a full and equal share in economic, social, cultural and political decision-making. The Platform for Action sets out a number of actions that should lead to fundamental changes by the year 2000.Implementation of the Beijing Platform for Action isnot only a responsibility of governments, but also of institutions in the public, private and non-governmental sectors at the community, national, sub- regional, regional and international levels (UN Women 2015). For more details please see The UN Fourth World Conference on Women
http://www.un.org/womenwatch/daw/beijing/platform/plat1.htm .

In 2001, the World Bank published, "*Engendering Development: Through Gender Equality in Rights, Resources and Voices",* which provides the theoretical rationale for the World Bank's gender policy. Evidence provided in this report stress upon the dual relationship between gender inequality and development effectiveness -poverty exacerbating gender disparities and gender inequality hindering development. To promote gender equality, the report proposes a three part strategy like institutional reforms that promotes equal rights for women and men, policies for sustained economic development and active measures to redress persistent gender disparities (Smith 2008). In 2002*, 'Integrating Gender into the World Bank's strategy'* explores how the World Bank proposes to work with governments and civil society in client countries, and with others donors, to diagnose the gender related barriers to and opportunities for poverty reduction and sustainable development support appropriate actions to overcome these barriers (World Bank 2002: xii). In 2003, the OP 4.20 reviewed and Bank Procedure 4.20 issued (Tzannatos 2006: 22).

In 2007, Gender Equality as a Smart Economics: Gender Action Plan (GAP) was set up to build up the World Bank's Gender and Development work in the economic sectors, in answer to lagging progress on economic opportunity for girls and women, matched by the Bank's regularly stronger record in health and education than in the economic sectors such as Agriculture and Rural Development, Economic Policy, Financial Management, Private Sector Development, Public Sector Governance, and Infrastructure (World Bank 2010: iv). The Gender Action Plan is tightly framed in the Bank's old economic policy framework. This business case gave importance in engendering economic sectors that the Bank intended as motors of development including ARD, private sector development, finance and infrastructure – energy, transport, mining, Information and Communications Technology (ICT), and water and sanitation. The main beneficiaries of Bank infrastructure, especially infrastructure privatization investments have been transnational corporations, not poor women. Adhering faithfully to the Bank's decades-old business model, GAP aims to increase women's participation in land, labor, products and financial markets – while privatizing them as much as possible – which benefits corporations the most(Zuckerman 2007: 2). Moreover, the GAP which narrow down its focus to the economic sectors deviates significantly from the Beijing Platform, which calls mainstreaming across interlinked critical areas of concerns that includes poverty, human rights, economics, violence against women and armed conflicts (Weaver 2010: 87).

Year	Organizational Changes Within World Bank
1977	First Women in Development Advisor appointed
1984	OMS 2.20 came up and called for the Bank staff to include gender concerns in its project design
1986	Women in Development unit was created
1990	An Operational Directive (OD) on poverty reduction recommended that women's issues be considered when designing poverty reduction programme
1994	The Bank Board discussed a strategy paper named, 'Enhancing Women's Participation in Economic Development.' This strategy paper led to Operational Policy (OP) 4.20 on the Gender Dimensions of Development. OP 4.20 required staff to reduce gender disparity and increase the participation of women in the economic development of their countries as a part of its mandate to reduce poverty.
1997	Gender and Development Board was established
1998	Head of the Gender and Development Board is raised from a chief/manager to a director level
2001	The World Bank policy research review report,"Engendering Development: Through Gender Equality in Rights, Resources and Voices" provides the theoretical rationale for the World Bank's gender policy
2003	Operational Policy 4.20 was revised and Bank procedure 4.20 was issued
2007	Gender Equality as Smart Economics: Gender Action Plan introduced

Table 2: Gender and Organizational Changes within World Bank Year wise

6. Inclusion of Gender in World Bank's Works: An Analysis across Sectors

6.1. Education

The World Bank group isnot only the single largest creditor of finances for development but also significantly it has emerged as the largest provider of external finance for projects in the social sectors like health, education. The Bank's interest in the social sector developed gradually from the late 1950s. The crucial area identified was education. The identification of education sector was importance for the Bank because without trained manpower, the economic growth and productivity of a country will be effected, that's why there is need and appropriateness of educational facilities in developing countries (World Bank 1963: 9). The development experience in Africa, which came up for discussion as a special item before the United Nations Economic and Social Council (ECOSOC) in the late 1950s, brought in for the first time, for serious introspection the subject of education into the portals of the World Bank (Basu 2002: 102).

The Projects Department (PRJ) which was created in 1965 responsible for functional operational education related activities. The Projects Department, which had roots in the Technical Operations Department (September 1952 to 18 January 1965) and in the Economic Department (19 April 1948 to September 1952), was responsible for the identification, appraisal and supervision of projects, policy formulation and research, and advice in support of the operational activities of the area departments. The Projects Department initially had five subordinate divisions such as Agriculture Division (PRJAG), Public Utilities Division (PRJPU), Industry

Division (PRJIN), Transportation Division (PRJTP), and Education Division (PRJED). On November 1st 1968, the Projects Department was terminated and the subordinate divisions were upgraded to the department level. The Education Department (EDP) was one of the newly created departments along with the Departments of Agriculture (AGP), Transportation (TRP), and Public Utilities (PBP). Duncan S. Ballantine was the Department's first director and served until 1977. Initially, EDP had two divisions: Education Division 1 (EDP1) and Education Division 2 (EDP2). In 1970, Education Division 3 (EDP3) was created (World Bank 2013f).

In 1962, the Bank first loan was for Tunisia when IDA credits US $ 5 million to Tunisia for secondary education. In the year 1963 Tanganyika was granted a loan of US$ 4.6 million for secondary education by IDA.In the year 1964 IDA gave loan to West Pakistan US$ 8.5 million and US$4.5 million to East Pakistan for expansion of Agriculture University (World Bank 1965: 7). All these projects emphasis was given on constructing school and colleges. Since 1962 to 1969, the Bank has invested 32 projects in 28 countries. The Bank main intention was to make the education system modernized and created manpower for industries, administration, and agriculture to increase economic growth of the client countries. By the end of 1970, the Bank invested US$320 million in education sector (World Bank 1969: 13). In the year 1971, the Bank invested US $100 million in a single year and the Banks intention shifted from construction of school and colleges and trained manpower to curriculum building in developing countries (World Bank 1971: 15). From 1963 to 2005, the Bank has already invested 1539 projects on education sector (World Bank 2011: 46).

In FY 09, total commitment to education sector mounted to a record high of **US$ 3.4 billion**, with assistance to the most vulnerable, channeled to low income countries through the International Development Association (IDA), reaching a record US $1.6 billion. This lending was given by the World Bank to developing countries to support the development of education policies and strategies, strengthens institutions and service delivery and helps countries develop the qualitative and quantitative capability of their education sector (World Bank 2013l). Basically, the World Bank invests money to make the education system of developing countries modernized defined by its capitalist ideology.

6.2. Health

The term health sector has been used to include activities in each of the three major sub-sectors - health, nutrition and population. The term health sector has been used to include activities in each of the three major sub-sectors - health, nutrition and population. The Bank's lending in health, in terms of projects sanctioned may, be broken down into specific heads like population, nutrition, specific disease control and help in health systems development (Basu 2002: 192). For a long time, the Bank was unwilling to invest money in health sector but due to the recognition population growth could be effect the economy development of developing countries then the Bank took initiative in health sector that is only in late 1960s. In health sector basically the Bank concerned about population growth. That's why it invested money basically in family planning in developing countries in the initial period. Under the president ship of McNamara, the Bank established Population Projects Department in 1968. For the first time loan was given to Jamaica for family planning. The first Bank loan for population of US$ 2 million went to Jamaica in 1970. In 1971, the Bank's loanofUS$3 million went to Trinidad and Tabago for family planning and construction of medical institution and in the same year, the Bank gave anther loan to Tunisia of US$4.8 million for technical assistance and construction of paramedical schools (Basu 2002: 123, World Bank 1971:27).

From a modest involvement in 27 projects during the period 1970-1980, the World Bank's interest and commitment increased to health sector subsequently during the eighties and nineties. Its position vis-a vis other actors in the health sector saw a corresponding rise, surpassing many multilateral institutions in the field of health, including the World Health Organization (WHO) (Basu 2002: 192). Commitments to health sector operations have been steadily declining, from about US$10 billion in fiscal year (FY) 2001 to under US$7 billion in FY2006. Staffing in the sector has declined by 19%, from 243 to 197 staff since 1997 (Levine and Buse 2006).

The Bank has different phases in health sectors like in the 1970-1979; the Bank gave loan to developing countries basically on population control, family planning and construction of various medical, technical schools. It denied spending nutritional in its initial stage. In 1971 President McNamara described malnutrition as a major barrier to economic development in his Annual Meeting address. Then the World Bank created a Population and Nutrition Projects Department in 1972 and the nutritional policy paper in 1973 impacted on Bank's policies in the health sector. Then the Bank invested in nutritional purpose. So, there nutritional projects including population and family planning in Bank's health sector spending. Until late 1979, direct lending to health sector was not approved. Since then 19 projects already were approved. In the year 1980 another policy paper on health was published where primacy was give to spend in health care. So that poor will access health care in low cost. This change was happened because of the impact of *World Development Report 1980: Poverty and Human Development.* Following the release of *Financing Health Services in Developing Countries: An Agenda for Reform* in 1987, the Bank dealt with two new goals like to make health finance more just and efficient and to reform health systems to overcome systemic limitations. The 1997 *Health, Nutrition, and Population Sector Strategy Paper* of the Bank pointed out on health effects of the poor and on sheltering people from the impoverishing effects of illness, malnutrition, and high fertility. However, it continued to highlight holding for improved health system performance (in terms of equity, affordability, efficiency, quality, and responsiveness to clients) and securing sustainable health financing. The paper *Healthy Development: The World Bank Strategy for Health, Nutrition, and Population Results* of the Bank emphasizes the need for the Bank to reposition itself, to more effectively support countries to improve health outcomes (Bitran et.al 2010: 2).

7. Agriculture and Rural Development

The World Bank's spending on agriculture and rural development has two components: the agriculture, fishing and forestry sector, and the rural development theme. Traditionally agriculture and rural development have been core sectors of development work undertaken by the Bank.In its initial years the thrust of Bank's lending was on the modernization of agriculture through making available loans for the purchase of seeds of high yielding variety, fertilizers, irrigation facilities etc. In the 1970s, however, due to serious rethinking on growth and development within the Bank, the two separate sectors of Agriculture and Rural Development were merged and projects were designed to directly target the basic needs of the poor (Kuiper and Barker 2006).

If someone look at the ARD as an economic sector which comes under the GAP, one can find that the Bank's main focused to empower women basically in ARD sector through creating some Self Help Group (SHG) who will be given trained for their livelihood according to the Bank's strategies and never focus on land right issues which is critical importance in developing countries like India and others. Agriculture and Rural Development is central to the livelihoods of the rural poor and the attainment of the Millennium Development Goals(MDGs). But in this sector also the roles of women are largely being ignored due to the socio-cultural reasons. In many parts of the world women's role as agriculture producers are ignored like in Sub-Saharan Africa and South Asia. In Uganda 75% of women are farmers but their roles are ignored.

7.1. Energy

The Bank's investment in the energy sector basically for economic growth and prosperity. Since most of the economic activities would be impossible without energy. Functional responsibility for Energy Development Sector activities began in 1965 within a lower division of the Projects Department. The Projects Department was responsible for the identification, appraisal and supervision of projects, as well as policy formulation, research and advice in support of the operational activities of the area departments. The Projects Department itself has its roots in the Technical Operations Department and in the Economic Department prior to that, both of which had similar responsibilities in the area of operational and sector work, providing expertise and assistance for projects and studies**.** The Projects Department (PRJ) was established on January 18th 1965 and the following divisions were subordinate to it: Agriculture Division (PRJAG), Education Division (PRJED), Transportation Division (PRJTP), Public Utilities Division (PRJPU), and Industry Division (PRJIN).Responsibility for energy sector issues was found within the Public Utilities Division (World Bank 2013m). The first loan on the basis of energy sector was given to Chile for the development of their power in irrigation in the year 1948 which is followed by electric power development project to Mexico in 1949. Since 2008, the Bank has provided US $48.6 billion for energy sector (World Bank 2015b).

In many developing countries, women and girls are engaged for most of the household like cooking, which often puts them at greater risk of the negative impacts on their health. The high reliance of households in Sub-Saharan Africa and South Asia on wood fuels, charcoal, animal waste for cooking is a main health risk. Indoor air pollution from incomplete combustion in wasteful cooking and heating stoves results in to poor health conditions among women and girls, including illnesses such as cataracts—the leading cause of blindness in developing countries. The World Health Organization estimates that about 2 million people die early every year from contact to smoke from conventional cook stoves and open fires; this is about twice the number of people who die every year from malaria (World Bank 2013m). In Nikaragua for example, firewood constitutes close to 94% of the energy used at the household level. According to WHO, because of the use of biomass for cooking over 400000 women's premature deaths are happening in India which is equal to Luxemburg population (IEA 2007: 582). About 70% of the rural poor don't have access to electric which has direct impact on women's health. That's why there is need of gender perspective in energy sector of the Bank.

The women and energy dimension was highlighted through work done mainly by the International Labour Organizations in the 1970s. The health problems of women in gathering fuel wood for household cooking needs were highlighted as the main problems. Importance was also given on the harmful health impacts on women and children stemming from fuel wood gathering and its use. These themes – women and health, connected with fuel wood use – were taken up as the main gender and energy concerns and have been broaden by following work. The gender and energy problem was mainly limited to a rural dimension, fuel wood and household cooking. To target this problem various NGOs and international organizations like World Bank argued for improved the bio-mass stove. Like for example, Mali had a US$11 million project funded through World Bank and bilateral loans executed in 1995-99 where one of the main mechanisms was to deploy advanced wood stoves. Women were considered as an exceptional target group, to which donors and NGOs gave aid in diverse ways. They were the main target group for wood-saving stove programmes and eventually also of rural afforestation programmes (Wamukonya 2002:6). According to OED report 1995, from FY 63 to FY 93, only 4 projects of the Bank which have gender related action (World Bank 1995: 16).

7.2. Infrastructure

Infrastructure (roads, transport, water, energy, and information and communication technology) helps in determine the success of manufacturing and agriculture activities. Investments in water, sanitation, energy, housing and transport also improve lives and help reduce poverty (World Bank 2015e). Like for example, transportation enhances earning opportunities, facilitates access to health care and education as well as to other services and it is necessary for improving the welfare of individuals and households in developing countries. Lack of adequate transport often constitutes a considerable challenge for men and women in developing countries. Both men and women have different travel and transport needs and face different difficulties in terms of access to transport. Women, in particular, tend to have lesser access to private motorized modes of transport. In households where there is a private car and other transport means, men usually get priority for its use and walking remains the predominant mode of travel for many women in developing countries because of cultural reasons. Women in sub-Saharan Africa transport more on their heads in quantity than is transported in vehicles. Not addressing men and women travel differences can have a negative impact on the economic and social development of economies. Heavy demands on women's time restrict their ability to increase productivity and incomes, keeping them isolated and perpetuating a cycle of poverty. As a result, constraints on the mobility patterns of women not only affect their household but also the development and productivity of economies as a whole. Paying greater attention to the needs of all transport users differentiated by gender also means that interventions should be targeted not just to improve the physical infrastructure but also to improve the means of transport, including the non-motorized transport modes as well as the quality of services (World Bank 2010: 13). That's why it is necessary to integrate women's concerns into transportation projects so that they get benefits like men from those projects and infrastructure. If one looks at the OED reports of the Bank of 1995, then the investment projects with gender-related action across sector from the year 1963-93 are only 6 projects. Because gender equality was ignored by the Bank in this sector. In the year 2007, gender equality as smart economics set out to improve the performance of the Bank basically in economic sectors like Agriculture and Rural Development, Economic Policy, Financial Management, Private Sector Development, Public Sector Governance, and Infrastructure (World Bank 2010: iv).

Although one third of operations across the social sectors were 'gender informed' and only 27% in the economic sector. Energy, mining, infrastructure was the weakest sector, at just 9%. The overall proportion of Bank lending judged gender-informed declined from 45 to 38 per cent in FY2009. One out of six Country Assistance Strategies (CAS), Bank documents which guide its activities in each country, fell short to integrate gender, and one-third of countries were yet to fulfill the gender appraisals, despite a promise to universalize these by 2005 (Brettonwoods Project 2010).

7.3. Conclusion

According to the Annual Reports of the World Bank that until 1984, the Bank has not focused on WID in its project design even though there was a WID advisor since 1977 at the Bank. For the first time WID was focused in the Bank's operational project design separately. Looking Bank's publish reports; it can be argued that from 1965-85 there was less than 10 % of Bank-funded projects included specific gender-related actions. From 1988 to 1994 the 10% increased to 30 % with the strongest attempts made in improvements to women's health and education, and other sectors like Agriculture and Rural Development, energy, infrastructure were principally being overlooked. As of 2000, there was some concerns over gender issues in their plan, had almost doubled since 1995, mounting to more than 40 % of all Bank projects. The percentage of projects that finance gender-related activities or support policy changes designed to reduce gender inequalities averaged 26 % in 1995-99. Although these statistics show a slow, steady progression. The assessment done by OED which was completed in late 2000, shows that between 1988 and 1999, only 38 % of the Bank's venture projects have any meaningful orientation to gender issues. Below 28 % of these projects comprised gender action plans or components. At least 60 % of all projects didn't clearly regarded gender issues in a meaningful manner during preparation. Less than 15 % of projects used separated gender data in to its components during preparation. The 1994 gender policy gives importance on five sectors such as education, health, agriculture, financial services and labor. In the areas of financial services, it seems that notice is mainly given to micro-credit for women, and data are not readily accessible regarding attention to gender concerns in labor-related projects (Long 2006: 45).

The Bank on the completion of its gender mainstreaming strategy during FY2009 proved the significant results of the Independent Evaluation Group (IEG) review, which covered 2002-08 found that the Bank's investment in social sectors like health and education has increased but its strategy is a major concerns. The health sector of the Bank basically focus on the reproductive health of women and the education sector which targets women education basically for its influence on family health and family size and maternal education may have a greater education on children learning (Chowdhry 1995:32). But still gender analysis is lagging behind in the Bank's sectors like ARD, energy, infrastructure.

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