

HOW TO CLOSE GENDER GAPS WITH RESULTS-BASED FINANCING IN URBAN PROJECTS

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WHY?

- Expanding cities offer a range of urban development opportunities for building inclusive, sustainable communities.
- In spaces of urban poverty, such as slums, women and girls experience overlapping disadvantages that arise from insecurity of land tenure, sanitation inadequacies, over-crowding, safety, poor street lighting, risks of gender-based violence (GBV) in public transport, inadequate elder care services and child care facilities, and other stresses of urban life.
- Globally, women head 40 percent of the poorest households in urban areas.
- In comparison to men, women in cities can face legal and cultural restrictions that limit access to economic opportunities, healthcare, education, transport, and policy making.
- Predicting the outcomes for women and men in urban programming is essential to ensuring that existing inequities and poverty are not exacerbated.
- Women and girls are often viewed as beneficiaries of programs only, while their involvement in designing, managing and operating systems and programs remains underappreciated.
- Urban projects hold extensive consultations and present a good opportunity to engage citizens equitably, and close additional gender gaps identified by women.

This urban sector Tool focuses on two priority areas relevant to GPRBA work: land and solid waste management.

- Over 55 percent of the world's population lives in urban areas. By 2045 the number of people living in cities will increase, adding 2 billion more city

dwellers who will require security, infrastructure and services.

- Securing women's access, control and ownership over land and property that they rely on for housing, safety, and family welfare is key to empowering women and achieving the SDGs.
- Real estate in developing countries is often the most important source of collateral. A land project that not only promotes joint titling but also helps women use their land titles as collateral to close gender gaps in access to finance can be transformative.
- Improving solid waste management provides a cleaner environment including in poor urban areas of cities and enhances livability for all city residents. A cleaner city helps provide a more attractive environment for investment and tourism which, in turn, creates jobs and new business opportunities for local entrepreneurs—with the right approach for women and men.
- While women and men are both involved in informal waste collecting, women tend to make less money than their male peers. Data on the informal waste sector also tend to underrepresent the role of women who support their male relatives in waste collection or are not considered primary livelihood earners for the household.
- Because women represent a low percentage of formal waste collectors, limiting informal sector activities through privatization or formalization of waste collection risks women's income and threatens their livelihoods if not done in an inclusive manner. Waste management systems can be made safer and more sustainable only when accounting for gender-differentiated needs and preferences.

RBF and Cities: Project Entry Points

- Any type of disbursement (payments of output-based aid, subsidies, etc.) can be linked to indicators related to gender gaps.
- RBF has a comparative advantage in the ability to specifically target population and service providers through its physical verification, especially those otherwise underserved in projects.
- Targets to close identified gender gaps can appear as part of disbursement linked indicators (DLIs).
- Results-based funding projects typically have a high-quality M&E and have the resources to obtain gender disaggregated data and closely track

In many places, the number of female waste pickers outnumber the number of male waste pickers. In Vientiane, Lao People's Democratic Republic, and Cusco, Peru, 50 percent and 80 percent of waste pickers are female, respectively. Many waste pickers are girls and boys who face greater risks to physical development and loss of education than adults. In Gjiilan, Kosovo, about 40 percent of waste pickers at the local dumpsite are children. (*What a Waste 2.0: A Global Snapshot of Solid Waste Management to 2050.*)

RBF Verification Mechanisms Can Contribute Much Needed Data in the Waste Sector

Despite women's significant and active roles in the informal solid waste management and recycling sector, meaningful gender integration in the sector remains rare. A global desk review revealed that only 17 percent of solid waste management and recycling documents reflected on different outcomes between men and women in a substantive way. Household-level data collections can help build up evidence for future projects.

progress. The M&E framework can, for example, include the target number of income generating opportunities in the recycling sector for both male and female waste pickers.

- RBF incentives can be used to improve targeted services. Disbursing can be based on meeting the quotas for women within new job markets and developing training for these skills.
- Disbursement can be contingent on training in gender data collection and increased coordination of M&E activities concerning gender.
- Targets related to urban outreach initiatives (health risk management, prevention of gender-based violence, women's or joint

land titling, and support of women's self-help groups) can be developed.

- Urban women are a key target demographic for behavior change, especially with regard to household decisions. By tying financing to outcomes, RBF can encourage stakeholders to operate efficiently and change their behavior.
- Specific measures can be taken to improve safety and equity in mobility: offering or improving public transport, including stops and schedules that take into account women's safety and needs as they get to work.
- Urban plans for safe transport hubs can lead to an increase in utilization by women at the end of the workday, both in the formal and informal sectors.
- GBV prevention goals can be integrated into urban development initiatives and slum upgrading, especially in fragile and conflict-affected areas.
- Consider improvement in the situation of underprivileged groups such as urban women with disabilities relative to other urban women, indigenous women relative to majority population.
- Following an analysis of whether/how poor women are deprived as compared poor men, a verification process can then show whether the updated services improved household members' health (decreased health risk to waste pickers, by gender),

Emerging Area: Results-Based Financing in Land

Real Estate Registration Project (West Bank and Gaza)

The **gender gap analysis** shows that there is often familial pressure on women to waive their inheritance ownership rights to property, and there is a lack of official statistics on women's property ownership, either individually or through joint or common property arrangements. Vulnerable women are particularly affected, often because they are timid, poor or unaware of procedures to utilize the court systems to maintain their rights. Roughly one-third of land/properties being registered through the first-time registration process are in the name of women.

The **actions that support closing the gender gap** target the registration of property rights of marginalized and poverty-affected communities. They include the development and implementation of a Gender Action Plan for the Land and Water Settlement Commission, for the purposes of increasing awareness, participation, accessibility and opportunity for establishing women's property rights in the SLR process—as a Development Linked Indicator output. This DLI would strengthen institutional processes aimed at ensuring the property rights of women in the West Bank.

The PDO indicator will require a change in the registration system to begin measuring gender disaggregated data. The current system does not have gender disaggregated information.

The **PDO level indicators include** properties in target areas with final ownership rights registered (Number) (of which percentage registered in the name of women or jointly); and the satisfaction of beneficiaries with respect to real estate registration services improved (including percentage of women satisfied) (%).

Figure 1: Following the Project Cycle:



or ownership (decrease in a number of unresolved disputes/cases at a land secretariat; increase to access to affordable housing for women or female-headed households).

- Independent verification agents can document the lessons learned, and can therefore collect useful insights, both for GPRBA priority areas of solid waste management (intrahousehold dynamics) or real estate registration (understanding intra-household decision-making about inheritance).
- Impact evaluations also involve a detailed description of the beneficiary households and allow for further estimations of gender-related development impacts. This can help upcoming projects set much more concrete targets.

HOW?

Project Preparation

- *What to do at PCN stage?* Decide whether a pilot will be addressing a gender disparity in the urban sector at this stage. At this point, the task team should also consider whether project M&E plans are commensurate with the intended impact. It is not realistic for GPRBA pilots to have a large project preparation and M&E budget that is out of proportion vis-à-vis recipient-executed grants and their overall impact.
- Start with identifying the gap. This is the moment to find out the unmet needs of men and women, and what contributes to different outcomes for them in the context of the urban sector. Consider whether there are significant differences between women as a group as well (by ethnicity, by age, disability, etc.).
- For land, a good places to start is <https://www.prindex.net/> and *Increasing Women's Access to Land, Approaches that Work*. For solid waste management, a useful non-Bank resource is *The Role of Gender in Waste Management*.
- Some other useful resources to consult at concept stage include: The World Bank Group Gender

Strategy 2016–2023, Regional Gender Action Plans (RGAPs), Systematic Country Diagnostics (SCD) and Country Partnership Frameworks (CPF), SURR GP Follow-Up Note to the Gender Strategy.

- Analyze the context: i) Who does what in the community? What do women and men do in the household, and elsewhere, and how do they get there? (Activities); ii) How, with what? (Assets); iii) Who has what? (Property); iii) Who is responsible for what? (Obligations); iv) Who has the right to what? (Claims, rights); v) Who controls what? (Income, expenses); vi) Who decides what? (Power); vii) Who receives what? (Distribution); viii) Who wins and who loses? (Redistribution); ix) Why: What is the basis of the situation? (Rules, norms, customs).
- Be as specific as possible in setting your goals: results are more likely achieved through an indicator that conveys a concrete improvement, such as an increase in use. Then, the project should clarify how the desired result (use of services) is narrowing the gender gap in the sector.
- *Other good practice:* Plan to allocate funds to gaps analysis related to women during project preparation.
- Consider strengthening safety nets for poor urban women by financial assistance or health insurance.

What not to do? When thinking through a project component and activity beneficiaries, such as ways to increase property or enterprise in women's names, do not simply set the target of ensuring that 50 percent of the beneficiaries will be female. This would not measure progress in how disparities between men and women in the urban sector decreased. Disbursing based on reaching this indicator would also fall flat. Do not assume that household composition is unitary, with resources, benefits and responsibilities shared equitably. Projects that fail to consider intrahousehold power dynamics can perpetuate inefficiencies and poor governance.

Examples of Objectives

- Reduce the care-giving burdens in urban areas to free up women's time for productive endeavors and education
- Strengthen policy protections and labor conditions for women and men in the selected urban sector by advancing inclusive payment models
- Increase access to credit, professional training, and market information for female waste pickers, recyclers, and women entrepreneurs in the formal and informal sectors
- Reduce the labor burden on women and men waste collectors and exposure to harmful waste by improving municipal waste streams
- Support inclusive restructuring of an urban neighborhood and improving women's access to services
- Improve women's tenure security with complete land records and geospatial data
- Include women on equal footing with men in all consultations and communication plans to reflect the social realities. Set targets for meaningful women's representation, set the conditions for them to assist in consultations (use of female facilitators, separate women's consultations, addressing obstacles to women's attendance by providing safe transportation, childcare, support for other home and work responsibilities). Set the means to measure women's participation
- in consultations and disburse based on their achievement.
- Consider how female participation in urban entrepreneurship, such as in waste processing, can positively impact livelihoods.
- Consider if and how the project can benefit women-owned enterprises.
- Together with the counterparts, require projects to think about sexual and gender-based violence in the project cycle, including the development of reporting mechanisms for when violence against women and girls does occur, to prevent and combat these types of violence. Use the Good Practice Guidance Note for Addressing GBV in Investment Project Financing to assess the GBV risk of the project and include actions to mitigate the risk. When possible, go beyond risk mitigation and include transformative actions to prevent and respond to GBV, for instance: training programs on healthy conflict resolution or healthy parenting, or mechanisms for governments to enhance more systematic provision of quality services (health, legal, judicial, education) for survivors.
- Consult the Global Practice Gender Expert at PCN stage and the GPRBA gender strategy.

Implementation

- As with any RBF project implementation, teams working to close gender gaps should think of the purpose of monitoring and information systems, invest upfront in verification, and be adaptive and

Questions to Consider during Project Preparation

- Do men and women perform different roles in the urban sector (i.e. household waste management)? Towards what occupations do men and women gravitate?
- Are there gender differences with respect to income generated for the same occupations?
- What interventions could contribute to more gender equitable outcomes in the sector?
- Who manages what at household level? (i.e. domestic waste)
- Which local partner may have the best insights into dynamics that may not be visible at first glance?
- Is there a social stigma that is particularly challenging for women in a given subsector?
- Is there an opportunity to integrate undocumented women and provide access to citizen benefits?
- Can the project provide technical, legal and financial assistance to low-income women to improve their chances of benefitting from intended project outcomes?
- Is the intended intervention likely to increase employability of women in a way that can be measured?

Always go beyond Safeguards. Design actions that aim higher than mitigating unanticipated consequences of the intervention.

flexible in order to address realities on the ground and correct course when needed.

- Designated officers can be trained to collect and analyze data at regular intervals (every six months), enabling Bank teams to review predicted impacts, as well as examine the effectiveness of mitigation measures (such as how many women/girls are benefiting, are attendance targets being met, etc.).
- Restructuring is the opportunity to make sure that no group is being left behind, and—just as importantly—to consider whether the project is working towards narrowing a gap between men and women in urban areas.
- Examine if new gender disparities emerged during implementation and reflect them in midterm review. If the release of performance-based funds is conditional on performance, the risk is that those who were already doing quite well will receive even more money. If not mitigated, financing can have regressive effects on gender equity. Revisit, for example, gender equity in allocation of project resources, issues of illiteracy, unpaid care work.
- Ensure women's participation in project implementation (when applicable), including migrant women and/or undocumented women.
- Set targets for women's participation in urban governance structures (when applicable).
- Monitor the GBV risk and mitigation strategies. Ensure gender and gender-based violence technical expertise on the team.

M&E: Selecting targets and indicators that help close gender gaps

Try to think beyond sex-disaggregation. Include indicators that will show closing of concrete gaps between women and men.

Other examples include:

- The number of rights registered to women (% change from baseline)
- Men's and women's awareness of women's rights (e.g., inheritance rights) – % change compared to baseline survey
- Affordable legal aid available to women – rural women, poor women, subset of women (Yes/No)
- Number of women and men holding leadership positions in land administration (compared to baseline)

If women's ownership of assets in the project country is so unusual that no relevant statistics are available, a project component about collecting gender-disaggregated data on rights and control over assets can be included. The analysis in the project document should explain the importance of filling this gap and the need to collect such data. The binary indicator would correspond to a creation of a useful data set that shows information about the gender gap in land ownership or tenure (created: Yes/No), and could be linked to disbursement.

- Rate of formal property documentation by gender: urban homeowners (% change)
- ICT systems set with the capability to collect gender disaggregated data
- The recycling/production units run by women that transform products for sale to consumers (% change)
- Percentage of women and men that have safety equipment (% change)
- Number of women and men with work schedules adapted to their needs (% change)

Verification agents can be trained to ask additional questions, such as:

- What was the impact of awareness-raising campaigns on practices around waste management?
- What was the impact of interventions on women's workload, time use, access and control of income, decision making?
- Will it continue to have this same impact six months and 12 months from now?
- Was there any change in reported cases of GBV?
- Did increase in joint titles or titles registered in women's names have an impact on dynamics between men and women/boys and girls in the community?

Project Completion

- All data collected need to be gender-disaggregated.
- Upon completion, an impact evaluation is recommended to collect useful data for lessons learned with regards to closing gender gaps.

A Project in the Urban Sector that Closes Gender Gaps – Djibouti Integrated Slum Upgrading Project

- **The gender gap analysis** demonstrates that urban poverty in Djibouti is increasingly feminized, with slums and informal settlements being among the most visible urban contexts highlighting female poverty. Slums are characterized by a disproportionately high level of female-headed households, making women more likely than men to experience multiple household deprivations of slums and informal settlements.
- **The actions that support closing the gender gap** included enforcing a quota of at least 33 percent of women on the community development fund selection committee that allocates grants, with at least 50 percent of microprojects implemented by women CSOs. It also planned for training of women in fund management.
- **The results framework** tracks the following indicators that support women's increased participation in community development funds: short-term employment generated under the project investments executed by women; sub-projects implemented by women CSOs (%); women members of community development fund subprojects selection committee (%).

Project link in Gender Tag portal

- There is growing evidence from other sectors that combining different RBF interventions within the same program can generate better results than using any one intervention alone. It would be helpful for GPRBA to accumulate the lessons on whether this is also the case when attempting to close gender gaps.

ADDITIONAL RESOURCES

- "Advancing Gender in The Environment: Gender and Urban Services Agent Urban Brief." 2019. USAID.
- "Women's Economic Empowerment and Equality in Solid Waste Management and Recycling" (Factsheet). USAID. https://www.alnap.org/system/files/content/resource/files/main/USAID-factsheet-_WE3-WMR-Global-Final.pdf.
- Morton, Matthew; Klugman, Jeni; Hanmer, Lucia; Singer, Dorothe. 2014. *Gender at Work: a Companion to the World Development Report on Jobs*. Washington, DC: World Bank Group.
- *What a Waste 2.0: A Global Snapshot of Solid Waste Management to 2050*. Urban Development.
- *The Role of Gender in Waste Management. Gender Perspectives on Waste in India, Indonesia, the Philippines and Vietnam Commissioned by Ocean Conservancy*. June 2019.
- Women, Business and the Law (2018). Women Business and the Law Database, The World Bank, <https://wbl.worldbank.org/>.
- *Expanding women's access to land and housing in urban areas*. World Bank 2014.
- "Women, cities, and opportunity: Making the case for secure land rights." World Bank 2017 (blog).
- "A gender-responsive urban environment can address inequality and foster equitable economic growth." <http://www.citiesalliance.org/gender-eeg>.
- World Bank. Violence Against Women Resource Guide. <https://www.vawgresourceguide.org/>.
- World Bank – Gender Website <https://worldbankgroup.sharepoint.com/sites/Gender/Pages/Home.aspx>.
- World Bank. "Good Practice Guidance Note for Addressing GBV in Investment Project Financing Involving Major Civil Works."



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