

FUNDAÇÃO GETULIO VARGAS  
ESCOLA DE ADMINISTRAÇÃO DE EMPRESAS DE SÃO PAULO

FLAVIA LANGE HENNESSEY

**GENDER IN INTERNATIONAL ECONOMIC DEVELOPMENT PROJECTS:**  
*How is gender being institutionalized in the Inter-American Development Bank?*

SÃO PAULO  
2014

FUNDAÇÃO GETULIO VARGAS  
ESCOLA DE ADMINISTRAÇÃO DE EMPRESAS DE SÃO PAULO

FLAVIA LANGE HENNESSEY

**GENDER IN INTERNATIONAL ECONOMIC DEVELOPMENT PROJECTS:  
*How is gender being institutionalized in the Inter-American Development Bank?***

Dissertação apresentada à Escola de  
Administração de Empresa de São Paulo,  
como requisito para a obtenção do título de  
Mestre, no curso de Mestrado Internacional  
em Gestão Empresarial

Campo de conhecimento: Ciências sociais

Orientador: Prof. Dr. Isabela Baleeiro Curado

SÃO PAULO  
2014

Hennessey, Flavia Lange.

Gender in International Economic Development Projects: How is gender being institutionalized in the Inter-American Development Bank? / Flavia Lange Hennessey. - 2014.

89 f.

Orientador: Isabela Baleeiro Curado

Dissertação (MPGI) - Escola de Administração de Empresas de São Paulo.

1. Bancos de desenvolvimento. 2. Banco Interamericano de Desenvolvimento. 3. Mulheres. 4. Trabalho feminino. 5. Pesquisa qualitativa. I. Curado, Isabela Baleeiro. II. Dissertação (MPGI) - Escola de Administração de Empresas de São Paulo. III. Título.

CDU 396

FLAVIA LANGE HENNESSEY

**GENDER IN INTERNATIONAL ECONOMIC DEVELOPMENT PROJECTS:  
*How is gender being institutionalized in the Inter-American Development Bank?***

Dissertação apresentada à Escola de  
Administração de Empresa de São Paulo,  
como requisito para a obtenção do título de  
Mestre, no curso de Mestrado Internacional  
em Gestão Empresarial

Campo de conhecimento: Ciências sociais

**Data de aprovação:**

\_\_\_\_/\_\_\_\_/\_\_\_\_

**Banca examinadora:**

---

Prof. Dr. Isabela Baleeiro Curado  
(Orientador)  
EAESP-FGV

---

Prof. Dr. Tales Andreassi  
EAESP-FGV

---

Prof. Dr. Maria Margaret Lopes  
UNICAMP

SÃO PAULO  
2014

## **ACKNOWLEDGEMENTS**

This dissertation would not have been possible without the opportunity I was granted by the Inter-American Development Bank to participate in the Winter Internship program in 2013. During the three months I spent at the Bank, I met inspiring and brilliant people who motivated me to extend my experience into the research that led me to this paper. Special thanks to my supervisor during the internship, Belinda Fonseca, who encouraged me to explore beyond our department and learn as much as I could.

I am also thankful to all of the faculty members at Fundação Getulio Vargas that I had the privilege to learn from, in particular, my thesis advisor, Isabela Curado. Thank you for encouraging me to pursue this topic of research and for being enthusiastic and critical about my ideas.

I would also like to acknowledge my family, boyfriend and friends for listening to my ideas, motivating me when I struggled and celebrating with me when I succeeded.

Lastly, a special note to my brother, William, who always knew what to say and how to encourage me to keep moving forward. Thank you for believing in me.

*Gender equality is at the heart of development. It's the right development objective, and  
it's smart economic policy.*

The World Bank

## **ABSTRACT**

The Inter-American Development Bank, the World Bank, and other organizations conceive, design, and fund projects to foster development in the Latin America and Caribbean. Prior to the late 1980s, several of the projects and policies of these institutions lacked serious gender considerations and were criticized for this oversight (Flora, 1998). In 1987, the IDB published its Operating Policy on Women in Development and has since made efforts to institutionalize gender and to create indicators to measure gender impacts in its projects. The aim of this dissertation is to explore gender in the context of international development by looking at how the Inter-American Development Bank is including gender in its operations. After a literature review on the importance of gender and of development banks, this paper will explore the ways through which gender is included in IDB operations at an institutional level. The research will be based on documentation available to the public, internal documents and video interviews with staff members. After a thorough analysis of all data collected, recommendations on future action will be provided.

**KEY WORDS:** Gender, development, Inter-American Development Bank, institutional analysis, qualitative case study analysis.

## RESUMO

O Banco Interamericano de Desenvolvimento, o Banco Mundial, e outras organizações financiam iniciativas para acelerar o desenvolvimento da região da América Latina e Caribe. Antes do final da década de 80, vários projetos e políticas dessas instituições careciam de considerações ligadas à gênero e foram criticadas por essa falta (Flora, 1998). Em 1987, o BID publicou um documento sobre uma nova política operacional sobre mulheres e desenvolvimento e vem desde então buscando institucionalizar gênero e criar indicadores para medir os impactos relacionados à gênero em seus projetos. O objetivo dessa dissertação é explorar o tema de gênero no contexto do desenvolvimento internacional através de uma análise de como o Banco Interamericano de Desenvolvimento inclui gênero em suas operações. Após uma revisão literária sobre a importância de gênero e de bancos de desenvolvimento, essa dissertação irá analisar de que maneira gênero é incluído nas discussões dos projetos do Banco à nível institucional. A pesquisa será feita através de documentação disponível para o público geral, documentos internos e entrevistas em vídeo com pessoal do BID. Após uma análise dos dados coletados, recomendações para ações futuras serão dadas.

**PALAVRAS CHAVE:** Gênero, desenvolvimento, Banco Interamericano de Desenvolvimento, análise institucional, análise qualitativa de estudo de caso.



## **Table of Contents**

INTRODUCTION.....	14
1.1 Purpose of the thesis.....	16
1.2 Dissertation outline .....	16
2. THEORETICAL FRAMEWORK – Conceptualizing gender .....	18
2.1 The concept of gender.....	18
2.2 Gender equality .....	21
2.3 Gender mainstreaming .....	24
2.4 Development banks as an institution.....	26
2.5 Gender and development.....	29
3. METHODOLOGY .....	31
3.1 Qualitative case study methodology .....	31
3.2 Research process .....	33
3.2.1 Data gathering .....	34
3.2.2 Personal notes and experience.....	34
3.3 Limitations of research process.....	35
4. THE INTER-AMERICAN DEVELOPMENT BANK.....	37
4.1 History, objectives and initiatives .....	37
4.2 Products.....	41
4.3 Organizational structure .....	43
4.4 Operational summary .....	46
4.5 Project evaluation and auditing .....	47
4.6 Measuring results in projects.....	47
5. GENDER IN THE INTER-AMERICAN DEVELOPMENT BANK.....	50
5.1 Institutionalizing gender.....	50
5.2 Gender initiatives within the Bank in other divisions .....	58
5.2.1 Multilateral investment fund .....	58
6. ANALYSIS OF FINDINGS .....	60
6.1 Outcomes of gender mainstreaming in the bank.....	60
6.2 Outcomes of gender policy implementation .....	61
6.3 Progress on the implementation of the gender policy in the bank .....	64
6.4 Conclusions .....	65
CONCLUSIONS AND FUTURE RECOMMENDATIONS .....	68
REFERENCES.....	71

## LIST OF FIGURES AND TABLES

Figure 1:	The World at Seven Billion.....	pg. 15
Figure 2:	Gender Inequality Index.....	pg. 23
Figure 3:	Close Gender Inequalities in Education.....	pg. 26
Figure 4:	World Bank Group.....	pg. 27
Figure 5:	Financial Assistance: Top 10 Recipients.....	pg. 28
Figure 6:	An Interactive Model of Research Design.....	pg. 32
Figure 7:	IDB, MIF, IIC.....	pg. 38
Figure 8:	Organizational Structure.....	pg. 45
Figure 9:	IDB Project Cycle.....	pg. 46
Figure 10:	Promoting Gender Equality at the IDB.....	pg. 55
Figure 11:	IDB Sovereign Guarantee Loans with Gender-related Results by social and non-social sectors, 2006-2012.....	pg. 56
Figure 12:	Gender Policy Diagram.....	pg. 57
Figure 13:	Number of Gender Equality Projects.....	pg. 60
Figure 14:	Gender Initiatives by Sector.....	pg. 66

## TABLE OF ABBREVIATIONS AND ACRONYMS

<b>ADB</b>	Asian Development Bank
<b>AfDB</b>	African Development Bank
<b>BDA</b>	Budget and Administrative Services Department
<b>CAN</b>	Country Department Andean Group
<b>CCB</b>	Country Department Caribbean
<b>CDH</b>	Country Department Haiti
<b>CID</b>	Country Department Central America, Mexico, Panama & Dominican Republic
<b>CSC</b>	Country Department Southern Cone
<b>DEM</b>	Development Effectiveness Matrices
<b>EBRD</b>	European Bank for Reconstruction and Development
<b>ERR</b>	Economic Rate of Return
<b>FIN</b>	Finance Department
<b>FMM</b>	Fiscal and Municipal Management
<b>FSO</b>	Fund for Special Operations
<b>GAD</b>	Gender and Development
<b>GAP</b>	Gender Action Plan
<b>GCI-9</b>	Ninth Global Capital Increase
<b>GDI</b>	Gender and Diversity Division
<b>GDP</b>	Gross Domestic Product
<b>GFP</b>	Gender Focal Point
<b>GMI</b>	Global Inequality Index
<b>GRF</b>	Grant Facility

<b>HRD</b>	Human Resources Department
<b>IBRD</b>	International Bank for Reconstruction and Development
<b>ICIM</b>	Independent Consultation and Investigation Mechanism
<b>IDB</b>	Inter-American Development Bank
<b>IDB-9</b>	Ninth General Capital Increase
<b>IE</b>	Impact Evaluation report
<b>IFD</b>	Institutions for Development Sector
<b>IIC</b>	Inter-American Investment Corporation
<b>IIF</b>	Intermediary Financing Facility
<b>IIRSA</b>	Initiative for the Integration of Regional Infrastructure in South America
<b>INE</b>	Infrastructure and Environment Sector
<b>INT</b>	Integration and Trade Sector
<b>ITE</b>	Information Technology Department
<b>KNL</b>	Knowledge and Learning Sector
<b>LEG</b>	Legal Department
<b>LRR</b>	Loan Results Report
<b>M&amp;E</b>	Monitoring and Evaluation plan
<b>MDBs</b>	Multilateral Development Banks
<b>MIF</b>	Multilateral Investment Fund
<b>NSG</b>	non-sovereign guaranteed loans
<b>OC</b>	Ordinary Capital
<b>OII</b>	Office of Institutional Integrity
<b>OMJ</b>	Opportunities for the Majority
<b>OVE</b>	Office of Evaluation and Oversight
<b>PCR</b>	Project Completion Report

<b>PMR</b>	Progress Monitoring Report
<b>QBR</b>	Quarterly Business Review
<b>RES</b>	Department of Research & Chief Economist
<b>RF</b>	Results Framework
<b>SCF</b>	Structured and Corporate Finance
<b>SCL</b>	Social Sector
<b>SECCI</b>	Sustainable Energy and Climate Change Initiative
<b>SG</b>	sovereign guaranteed loans
<b>SMEs</b>	Small and Medium Enterprises
<b>SPD</b>	Office of Strategic Planning and Development Effectiveness
<b>TC</b>	Technical Cooperation
<b>UN</b>	United Nations
<b>VPC</b>	Vice President for Countries
<b>VPF</b>	Vice President for Finance and Administration
<b>VPP</b>	Vice President for Private Sector & Non-Sovereign Guaranteed Operations
<b>VPS</b>	Vice President for Sectors & Knowledge
<b>WID</b>	Women in Development

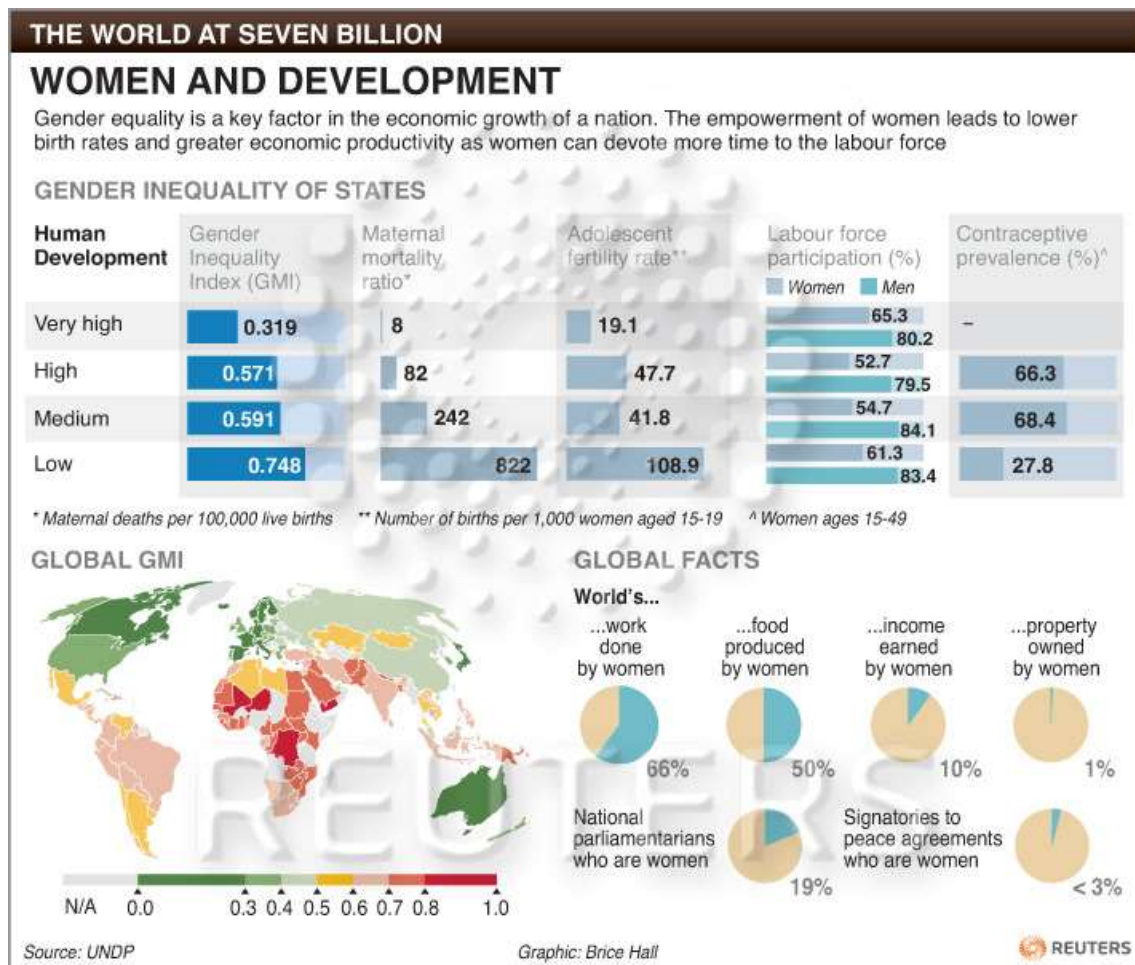
## INTRODUCTION

Emerging economies usually have fewer resources to deal with external shocks when compared to developed nations. They are defined by weaker institutions and lower factor prices; enforcements and regulations are generally weaker and less-developed, and raw materials and labor come at cheaper prices (Werker, 2012). Additionally, common afflictions of emerging market economies include “high levels of unemployment, hyperinflation, exchange-rate instability, untenable current-account deficits, social unrest, rising poverty and governmental instability” (Goddard, 2004, p.3). Multilateral banks, such as the Inter-American Development Bank, or IDB, help emerging economies address these issues in order to strengthen institutions and improve social, political and economic capabilities.

The IDB targets Latin America and the Caribbean, designing and conducting projects to promote sustainable social and economic development for the 26 emerging economies that comprise the region. These countries count on the IDB to complement their social, economic and political projects through loans and grants or through expertise and knowledge. These targeted financial interventions result in a series of changes to the society where they were implemented, which may include changes to gender dynamics in a particular social group.

It is important to include gender in discussions about interventions in emerging market economies, since it is a subject embedded in every project. Gender disparities are detrimental to social and economic progress, because societal barriers on women mean a large portion of a society not fully participating in the economy and in decision-making processes. Therefore, gender is a subject of concern for both men and women, being a necessary component for achieving sustainable development. Women’s empowerment improves indicators that measure economic productivity, birth rates, GDP and others (Thomson Reuters, 2011). The picture below illustrates the relation between levels of human development and key gender indicators, such as maternal mortality ratio, adolescent fertility rates, etc. Countries with the lowest levels of human development will have lower rates of contraceptive prevalence, higher rates of adolescent fertility, etc. The image also shows a map of the global inequality index

(GMI) and global percentages of women participation in food production, property ownership, income earned, among others.



Source: Thomson Reuters, 2011

The rates and percentages shown in the image above depict how gender inequality is a global issue inherently connected to human development, and that large gender disparities ultimately hinder economic and social progress. Although women produce 50% of food and represent 66% of work done globally, they only account for 10% of the global income. Further, they own 1% of property and are underrepresented in government with only 19% of national parliamentarians. These numbers illustrate the issue of gender inequality and help explain why the topic of gender has been gaining more and more importance on international development agendas (Zamora, Vásquez & Espino, 2012). Interventions from institutions such as the Inter-American Development Bank need to be gender sensitive in order to avoid creating or perpetuating scenarios of gender inequality, and more effectively targeting these issues and breaching the gender gap among affected groups.

## 1.1 Purpose of the thesis

The purpose of this study is to analyze gender in international development at an institutional level and delve deeper into the subject by exploring the case of the Inter-American Development Bank. The IDB was chosen because it is one of the several development banks that has, in recent years, pushed for the institutionalization of gender in all its projects and operations. The analysis will be conducted at an institutional level and not at a project level, focusing on how the Bank is streamlining the discourse within their organization and internal operations.

The research question is as follows:

### ***How is gender being institutionalized in the IDB's operations?***

In order to answer this question, after a brief review of the literature related to gender issues, the methodological approach taken will analyze documents and information available through the Bank's website and internal documents. To better understand all secondary data gathered and validate findings, opinions of Bank employees were included.

## 1.2 Dissertation outline

The dissertation will first explore the gender discourse of the late 20<sup>th</sup> and 21<sup>st</sup> Century and its implications for developing nations and for improving key social indicators such as infant mortality rates, education levels, and health standards.

Next, the Inter-American Development Bank will be analyzed at an institutional level. Its main departments, sectors, and processes will be broken down and presented to better understand Bank operations.

After understanding Bank operations, the topic of gender at the Bank will be approached and the policies and documents used to include gender within the IDB will



be analyzed. This part of the research will bring insight into how an institution like the IDB implements and enforces policies on the subject of gender, and later creates and monitors gender indicators for its projects.

Lastly, this research will lead to future recommendations for the Bank on how to more effectively include and monitor gender.

## 2. THEORETICAL FRAMEWORK – Conceptualizing gender

Before conducting an analysis on how the Bank includes gender in its discussions as an institution, the main concepts surrounding the subject of gender must be analyzed. A review on the available literature on the subject of gender is made, first defining gender and providing a brief history on the changes in conceptualization of gender, then moving onto defining gender equality and gender mainstreaming, both terms largely used by international banks and institutions. Next, the review explores the connection between gender and development and, then, more specifically, gender in development banks.

### 2.1 The concept of gender

Nowadays, gender is defined as an ever-changing social construct that explains the relationship between men and women. The Inter-American Development Bank defines gender as:

“behavioral characteristics and roles that are socially attributed to women and men in a given historical, cultural, and socioeconomic context, beyond their biological differences, and that help shape the responsibilities, opportunities, and barriers encountered by women and men. (Inter-American Development Bank, 2013a)”

Modern society differentiates between sex and gender, and regards the latter as a social construct rather than a biological distinction. However, this distinction between sex (biological differences between men and women) and gender (social roles) was only formally made in the 1970s (Holmes, 2007). Ann Oakley in *Sex, Gender and Society* explains:

“‘Sex’ is a word that refers to the biological differences between male and female: the difference in genitalia, the related difference in procreative function. ‘Gender’ however is a matter of culture: it refers to the social classification into ‘masculine’ and ‘feminine’ (Oakley, 1972).”

Several other authors were also criticizing the ideas of sex and gender around the same time Oakley was publishing her work. However, it can be argued that the very first instance of gender being introduced in a way similar to how society conceives it today can be traced back further, to Simone de Beauvoir. She was the first notable feminist,

bringing to light a different concept of gender in *The Second Sex*, written in 1949. In her book, de Beauvoir differentiates between sex and gender by explaining that it is not nature, but rather culture and society that make women what they are; "One is not born, but rather becomes, a woman" (de Beauvoir, 1973). This introduces the idea that one's sexual identity is gradually acquired rather than determined by nature once they are born. It differentiates being a female from being a woman. Even prior to the notion of gender, there was the idea of sex roles. Margaret Mead, in her anthropological studies, mentions that most societies divide human characteristics into two arbitrary groups: one for men and one for women. Mead does not use the term sex role, but is credited with first acknowledging the arbitrary division of labor and hierarchy in society (Delphy, 1993). She argues that this division may lead to some problems with individuals adjusting, such as in the case of homosexuality, but that it was overall beneficial to the whole group (Delphy, 1993). Mead also argues that the division of labor happens naturally, crediting it to reproductive roles and physical differences. She does not delve any deeper into the subject or questions why these roles exist in society, as this was not the central focus of her studies.

A more recent analysis of sex and gender was conducted by Thomas Laqueur in "Making Sex." Laqueur introduces the idea of the one-sex and two-sex theory of pre and post 18th century, respectively. He argues that prior to the 18th century, it was believed men and women had the same reproductive structure; however, this structure in women was internalized. From the 18th century onward, the idea was that men and women were two opposite sexes. Therefore, prior to the 18th century, the idea of gender was not so closely linked to biology as it would become later on (Laqueur, 1994).

After differences in meanings of *sex* and *gender* were understood and extensively debated in academia as a cultural versus natural phenomena, the discussion shifted to investigating the way these terms were being employed. Joan Scott, in "Gender: A Useful Category of Historical Analysis," explains how gender was being used as a synonym for women in a descriptive sense, which does not address historical paradigms or explain how these social constructs happen, work, and have changed (Scott, 1986). Some historians at the time were trying to change this trend and link gender and history using other theories, such as feminist-patriarchy ideas, Marxist theories and psychoanalysis (Scott, 1986).

The social system of patriarchy, upon which most western societies were built, explains that men play a more dominant role than women and, therefore, may have more access to social goods and opportunities (Holmes, 2007). Theorists of patriarchy believe in the central function reproduction plays in defining social roles, and in males feeling the need to dominate women and assign them a subordinate position (Scott, 1986). Notable sociologists such as Marx, Weber, and Durkheim also approached the topic of gender, and regarded the subordinate position of women in society as natural, important for men to become more efficient in their roles, or as a secondary issue in society.

Marxist theories explain gender in terms of division of labor and employ a more historical approach. Some schools of thought integrate Marxist feminism with cultural and psychological interpretations of gender. The most prominent author in the subject at the time, Heidi Hartmann (1976), defined patriarchy as a system rooted in the sexual division of labor, where women were confined to unremunerated labor at the home (Kelly, 1989). Hartmann found it important to regard patriarchy and capitalism as two separate systems that interact with each other, where families, households, and sexuality are all products of changing modes of production (Scott, 1986). This system would make women dependent on men and not active participants of the formal economy. Therefore, according to this school of thought, women's dependency on men is rooted in the interaction of patriarchy and capitalism.

Further, writings on the dichotomy of culture and nature have tried to explain gender inequality. Rosaldo and Lamphere (1974) in their publication, "Is Female to Male as Nature is to Culture?," talk about preindustrial societies and the idea that women were a part of the natural world while men were the ones creating the culture in a society (Ortner, 1974). Nature was seen as something that needed to be controlled, and it was repulsed and feared. Therefore, women were to be subordinate to men. This theory can be traced back to a biological determinism and to Freudian ideas of men being linked to civilization and women to nature (Kelly, 1989).

In Latin America, a strong Marxist tradition has linked gender to class differences, and scholars broadened these thoughts to include race and ethnicity as well. Feminist schools of thought have brought together race, gender, ethnicity and culture in different

ways in order to better comprehend gender and gender in the context of developing nations (Flora, 1998).

Gender can be conceived as a social construct that evolves as societies evolve. Biological differences between men and women do not necessarily account for behavioral differences or for defining their role in society. The idea that women give birth and should therefore focus on household activities and child rearing has long been challenged and is changing in many societies. Similarly, the idea that men should provide and focus their labor outside of the home has also been challenged. The number of women participating in the formal economy is increasing, and so is the participation of men in household labor, changing ideas about gender relations and the gender roles.

Some policy-makers, governments, and institutions have been keeping up with this evolution of gender roles, while others are still lagging. Rigged laws and cultural practices sometimes perpetuate outdated gender roles. In Brazil, women have the right to take six months of maternity leave, while men are entitled to only one week. Social behaviors that lead to laws and policies such as these are changing as women are pursuing more formal and advanced education, obtaining better employment, and participating and occupying more leadership roles in policy-making. However, even with several instances of progress in society concerning gender roles, there still exists gender inequality.

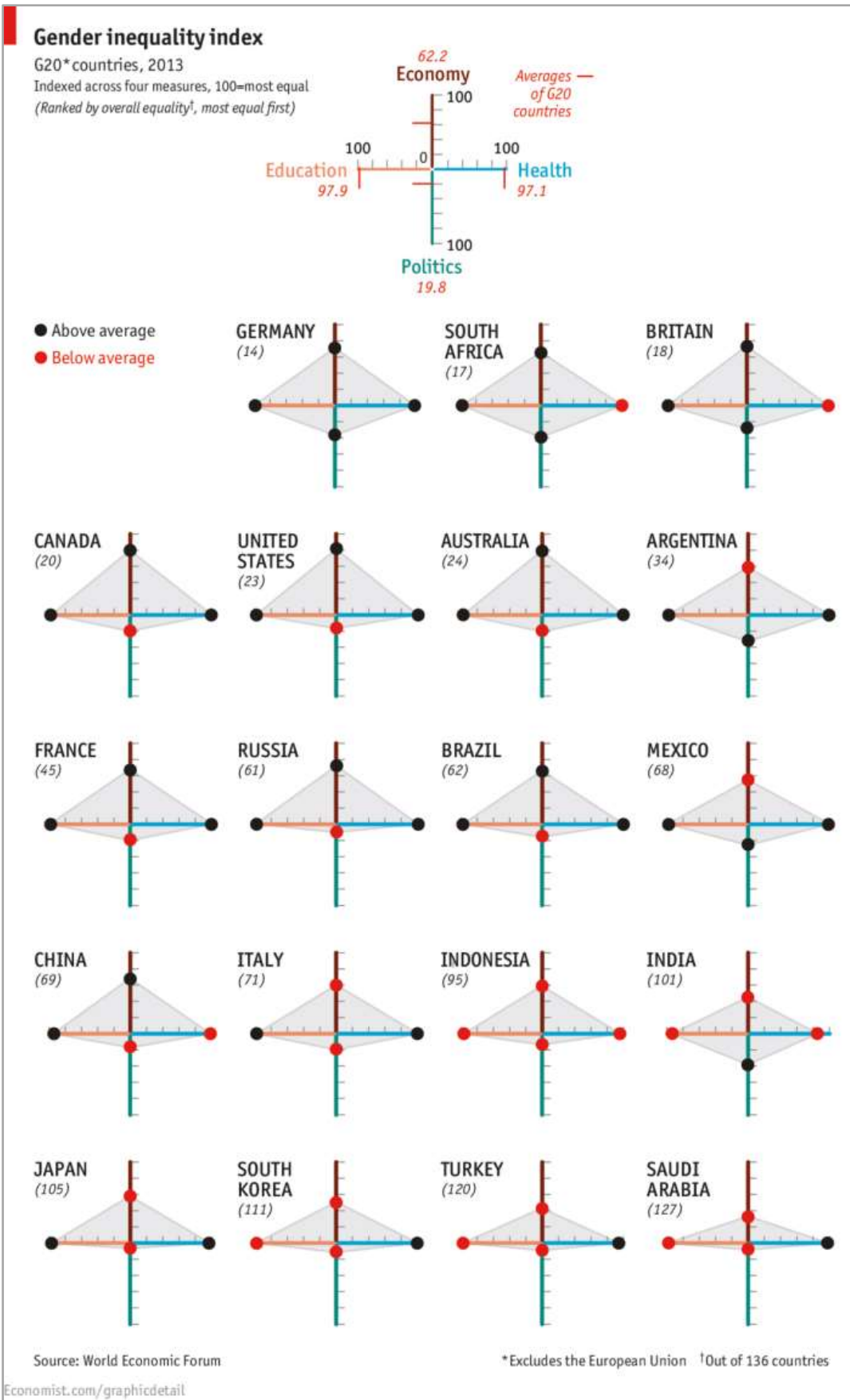
## 2.2 Gender equality

The term gender equality refers to women and men having equal access to resources and opportunities. There is an understanding that men and women have different needs and priorities, and gender equality does not mean gender parity. Gender equality does not mean there will be an equality of outcomes; it only means there will be equal access to social goods and a level playing field, which may lead to similar or different outcomes according to the choices of each individual (Waal, 2006).

According to a definition given by the United Nations, “gender equality implies that the interests, needs and priorities of both women and men are taken into consideration, recognizing the diversity of different groups of women and men (UN Women, 2001).” This means that gender equality is an issue that concerns both men and women and the

development of a society as a whole, as it is a necessary component of sustainable development.

Some countries are leading in gender equality, with women having high representation in leadership positions in government, high levels of schooling, employment, among other indicators. Meanwhile, in other countries, or even groups of people within a country, women face barriers to enter the formal economy, participate in decision-making, and leave the private sphere of the household in general and engage with the public sphere of society (Inglehart & Norris, 2003). Early development theorists believed that with economic progress, gender equality would naturally be achieved. However, gender equality proved to be more complex, since prosperous nations do not necessarily have a high level of participation of women in government and there still exists segregation in what types of jobs men and women hold (Inglehart & Norris, 2003). The following ranking by The World Economic Forum illustrates how “women are breaching the gender gap compared to men in political participation, economic opportunity, health and education” (The Economist, 2013):



Source: The Economist, 2013.

Gender equality is a complex idea, and societies can make progress towards achieving it by integrating economic development, legal and institutional reforms, and, most importantly, culture and cultural changes. As explained above, gender is a social construct, and if a society wants to positively shift policies and education, health, child mortality, and other indicators, it must acknowledge its relationship with gender roles and be prepared to integrate new ideas into constructive policies and initiatives. Rethinking the division of labor is a step towards removing barriers so that women may access public goods at the same rate as men.

### 2.3 Gender mainstreaming

As previously stated, huge gender disparities are ultimately detrimental to economic and social progress. It is detrimental to exclude groups of people from participating in the economy or in the decision-making of a community.

In order to address some of the gender issues directly, projects have been focusing on gender mainstreaming component and activities. Gender mainstreaming means that gender concerns are moved from the sidelines to the forefront of the practices of development banks, and are “mainstreamed” into every project (Smyth, 2007). These activities seek to change the gender order and norm of a particular location with the objective of breaching the gender gap (Waal, 2006). The idea is that women can achieve the same status of men once societal barriers are removed and gender mainstreaming is the tool used to intervene and break those barriers and patterns that lead to gender inequality (Waal, 2006).

There are different approaches to conducting gender mainstreaming projects. The Women in Development (WID) approach evolved from liberal feminist ideas discussed in the 1970s, emphasizing the need to integrate women in the development process (Waal, 2006). This approach focuses on women’s material needs and meeting them within the existing gender roles of the society in question. In contrast, there is the Gender and Development (GAD) approach, which is focused on the need to change gender roles in societies (Waal, 2006). Within the GAD approach, there are different methods focused on at different times, such as empowering women or integrating gender awareness into development practices (Waal, 2006). Employing this approach means that extra attention needs to be paid to the local context, so as to not run the risk



of imposing a foreign view on an unwilling community (Sharp, Briggs, Yacoubt & Hamedt, 2003). Organizations may often employ a combination of strategies in their gender mainstreaming activities. The IDB seeks to not meet women's needs, but also to change the structure of the society it is intervening in with the objective of empowering women and promoting gender awareness in the community. Therefore, the Bank's approach is in line with the GAD method as will be furthered discussed in chapter 5 of this dissertation.

The Inter-American Development Bank, which is the institution of focus in this dissertation, defines gender mainstreaming as:

“the process that seeks to identify and address gender equality issues, including the differential needs of women and men, in the design, implementation, monitoring, and evaluation of the Bank's interventions (Inter-American Development Bank, 2013a).”

The IDB's views on gender mainstreaming can be classified under the GAD approach, since the Bank seeks to change gender roles in a particular society so as to remove barriers for women, empower them, and increase their levels of education, health, and employment in a given community.

The results of gender mainstreaming may be evaluated quantitatively or qualitatively. The former assesses, the number of women participating in a particular project, while the latter focuses more on seeing if women are being empowered and challenging gender imbalances (Waal, 2006). Several frameworks have been designed and employed by different banks and institutions in order to measure impacts of gender mainstreaming and of gender-focused projects in a community. These frameworks are a mix of questions regarding gender relations throughout the project, at the beginning of the project, and at completion, a qualitative assessment, and also looking at relevant indicators and comparing numbers, a quantitative assessment. The following table is an excerpt from the IDB's *Implementation Guidelines for the Operational Policy on Gender Equality in Development*, which shows some of the indicators used to assess gender impact.

CLOSE GENDER INEQUALITIES IN EDUCATION		
Promote gender equality through school curriculums	Increase gender-sensitivity in school curriculums and teaching strategies	Proportion of pedagogical context without gender stereotypes in school curricular and textbooks
		Proportion of pedagogical context in local languages
		% of schools integrating VAW/GBV prevention modules/courses in curriculum
	Increased capacity of teachers to implement gender-sensitive curriculums	# and % of teachers receiving training on gender-sensitive curriculums, VAW prevention and identification, and/or sexual and reproductive health courses
Increase gender equality in school attendance for boys and girls (particularly for indigenous girls and boys in Central America and the Caribbean)	Increased access to education for girls and boys	# of indigenous students benefited by education projects (girls, boys)
		# of students benefited by education projects (girls, boys)
		Ratio of female to male primary enrollment (%)
	Increase primary school attendance for indigenous girls	Primary completion rate for boys and girls (indigenous, non-indigenous)
		secondary completion rate for boys and girls (indigenous, non-indigenous)
		secondary completion rate for boys and girls (indigenous, non-indigenous)
Reduce dropout rates for indigenous girls and boys	secondary completion rate for boys and girls (indigenous, non-indigenous)	
Reduce gender gap in tertiary education	Ratio of female to male tertiary enrollment (%)	

Source: Inter-American Development Bank, 2013a

Gender mainstreaming is a tool used to include gender roles and gender gap issues in development projects conducted by institutions such as lending banks. Gender mainstreaming initiatives can also be applied in policy-making efforts and in government. It is a way of rethinking how initiatives impact gender and either help perpetuate gender ideas that do not contribute to the betterment of society as a whole or help challenge these ideas to close the gender gap and integrate society more. There is a clear link between gender and development and the importance of addressing gender gap when seeking to improve social and economic conditions.

#### 2.4 Development banks as an institution

Multilateral development banks, or MDBs, are international institutions that provide financial and technical assistance to emerging economies to promote social and economic development (Nelson, 2013). MDBs have their origins in the 1944 Bretton Woods Conference, with the creation of the International Bank for Reconstruction and Development. The IBRD was created with the purpose of aiding in the reconstruction of countries after World War II. As countries recovered post-war, the IBRD's mission changed, and nowadays, it is an institution comprised of five branches, known as The World Bank Group. The image below illustrates the five branches of the Group.



Source: Department of Finance of Canada

After The World Bank in 1944, came the Inter-American Development Bank (IDB) in 1959, the African Development Bank (AfDB) in 1964, the Asian Development Bank (ADB) in 1966, and the European Bank for Reconstruction and Development (EBRD) in 1991 (Linn, 2013). Currently, MDBs usually refer to the World Bank and the additional four regional institutions listed previously.

The MDBs provide financial and technical assistance to developing countries in their respective regions to promote sustainable social and economic growth. Assistance comes in the form of grants and loans, tied with knowledge products and technical expertise. Projects are also usually tied to local policy reforms (Nelson, 2013). MDBs may also provide financial assistance using market-based terms or below market-based terms (concessional assistance) (Nelson, 2013). These two different types of lending windows are used according to what country is receiving the product. A low-income country will most likely receive loans at below-market interest rates, while a middle-income country might receive loans at market-based terms (Nelson, 2013). The following table shows the main recipients of financial assistance of each MDB (Nelson, 2013):

**Table 2. MDB Financial Assistance: Top 10 Recipients**

(New commitments, Million US\$)

World Bank, FY2013						African Development Bank, 2012	
IBRD		IDA		IFC		AfDB Group <sup>a</sup>	
Brazil	3,076	Vietnam	1,982	Brazil	1,467	Multinational	1,248
Indonesia	1,721	Bangladesh	1,567	Mexico	1,328	Morocco	1,159
China	1,540	Africa (regional)	1,470	World Region	1,276	Tunisia	545
Poland	1,308	Ethiopia	1,115	China	1,050	South Africa	420
Turkey	1,301	Nigeria	1,015	Turkey	985	Ghana	259
Colombia	600	India	948	Nigeria	974	Ethiopia	255
Morocco	593	Pakistan	744	India	943	Tanzania	237
Egypt	585	Kenya	615	Russia	819	Gabon	223
Tunisia	500	Tanzania	607	Vietnam	805	Ivory Coast	160
Ukraine	460	Dem. Rep. of Congo	532	Bangladesh	573	Uganda	103

Asian Development Bank, 2012				European Bank for Reconstruction and Development, 2012		Inter-American Development Bank, 2012	
AsDB		AsDF		EBRD		IDB Group <sup>a</sup>	
India	2,418	Bangladesh	658	Russia	3,407	Brazil	2,009
China	1,809	Vietnam	463	Turkey	1,384	Mexico	1,519
Indonesia	1,233	Afghanistan	376	Ukraine	1,232	Argentina	1,390
Vietnam	822	Cambodia	275	Poland	887	Costa Rica	700
Philippines	775	Uzbekistan	232	Romania	807	Uruguay	629
Uzbekistan	644	Sri Lanka	152	Mongolia	553	Panama	528
Kazakhstan	496	Laos	140	Kazakhstan	493	Colombia	515
Bangladesh	435	Nepal	104	Serbia	355	Venezuela	400
Pakistan	343	Tajikistan	100	Bulgaria	325	Regional	400
Regional	340	Kyrgyz Republic	95	Croatia	277	Ecuador	365

Source: MDB Annual Reports.

Source: Nelson, 2013.

The role of MDBs and their interventions in developing countries has been a topic of debate. Foreign aid directed towards developing countries has been contested for its effectiveness, with some deeming it ineffective at promoting economic growth, some deeming it effective, and some sharing the opinion that it is effective under certain circumstances (Nelson, 2013).

Despite controversy, allocating national resources towards foreign aid is an integral part of foreign policy. Countries direct financial aid to others bilaterally as a way of advancing their national agenda or interests, and through bilateral aid they are able to maintain control over where resources are allocated. However, directing financial aid multilaterally, which is the case with MDBs, means donor countries need to coordinate with others where resources go, and thus transfer a portion of their authority and control to MDBs (Buntaine, 2011). The effectiveness of these third-party, international institutions has been questioned by many scholars and possible answers have been offered, bringing light to the role of MDBs. The first explanation involves the fact that MDBs increase efficiency in these types of operations because of better access to

information on projects and programs in the specific target countries. The second involves the fact that countries are more willing to negotiate with MDBs versus directly with countries where military and political interests are directly at play. Recipient countries believe MDBs' interests are more technical rather than political, and are therefore more willing to cooperate with them. The third reason involves the observation in recent years that aid coordination provides for a more effective allocation of resources (Buntaine, 2011).

## 2.5 Gender and development

Gender and development has existed as a formal field of study for a fairly short period of time. The role of women in economic development was first discussed around the 1970s with a publication called *Woman's Role in Economic Development* by Ester Boserup (1970). Boserup defends the argument that gender inequality is the result of women being excluded from productive work because of the modernization process. Colonialism and industrialization contributed to this effect and to exacerbating differences between men and women and highlighting women's subordinate role. Although receiving several critiques and being disputed later, this work paved the way for a series of other publications on the same subject. *Towards an Anthropology of Women* by Rayna Reiter (1975) explored the topic of impacts of economic development on women. During this time, the general thought was that gender inequality could be breached by increasing women's access to formal employment, better education levels, and birth-control programs. These ideas would also be criticized later, since gender inequality persisted even after women's participation in the formal labor market and education levels increased. After these initial works, a series of others started being produced and the approaches to the subject became more and more complex. At the end of the 1980s, international comparative studies were being produced on women, economics, and development (Kelly, 1989).

To fully encompass all the aspects pertaining to women and economics, studies of gender and development had to branch out to other fields and subjects. Scholars included research on the general field of economic development and also on feminist theories (Kelly, 1989).

According to the World Bank, gender equality matters for development because of three main reasons: “enhanced productivity gains, improved outcomes for the next generation and more representative institutions” (The World Bank, 2012). Studies have linked positive social changes to women having greater access to resources, more control over their households, and more participation in their communities. Productivity is increased if women can work under the same conditions as men, using the same resources; children’s health and education levels are improved if women have more control over the household’s resources; and, finally, institutions pass more socially responsible policies if women have a voice.

Over the last 25 years, the world has seen improvements in breaching the gender gap in some key areas such as education, life expectancy, and labor. Indicators show that, for the most part, women have closed the gender gap in school enrollment, and in some countries have even surpassed their male counterparts. Numbers also show women are now living longer than men and are joining the labor force in increasing numbers. However, there are other areas where the gender gap remains wide, such as “excess deaths of girls and women, disparities in girl’s schooling, unequal access to economic opportunities and differences in voice in households and in society” (The World Bank, 2012). These gender gaps are even greater in less developed regions, where people face even more disadvantages.

In order to address the gender gap that persists in some areas of the world and in underprivileged communities, the World Bank believes there has to be a focused domestic policy in place along with data, information and support from the international community.

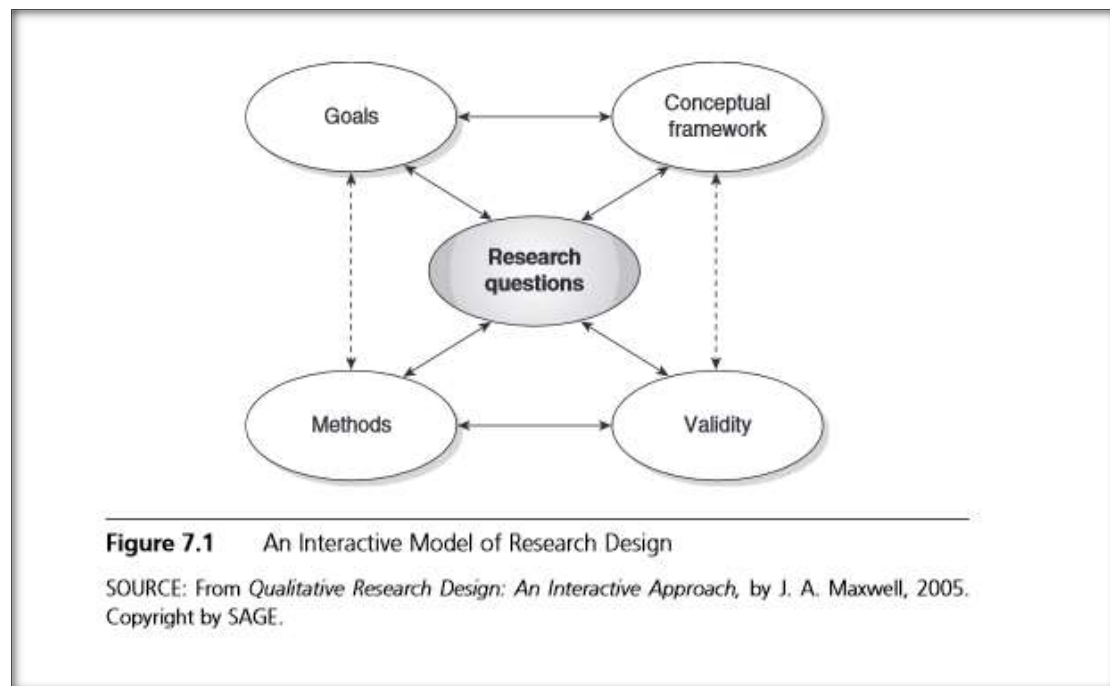
### 3. METHODOLOGY

The purpose of this chapter is to explain the methodology used and the purposes and motivations behind the chosen approach.

This research examined gender within the Inter-American Development Bank's institutional framework. Based on a qualitative case study methodology, the purpose was to explore the processes through which the complex subject of gender was institutionalized in the IDB. Therefore, this is a single-case study since the focus is the IDB. The first section will discuss the theory behind a qualitative case study methodology, the second section will discuss complementary methods used, including analyses of print documents, videos, personal direct observations, etc., the next section will discuss the hypothesis, and the final section will discuss limitations of the research methodology and processes employed.

#### 3.1 Qualitative case study methodology

Qualitative research has a flexible design that changes along stages of the process as research targets change and evolve. Therefore, in this case, research design is broader and less restrictive than other more traditional research methods (Maxwell, 2008). Maxwell believes all components of a qualitative research design should be interactive, in that they affect and are affected by one another. The main components listed by Maxwell deemed essential to understanding this study, are: goals, conceptual framework, research questions, methods, and validity. The following figure illustrates the relationship between these elements.



Source: Maxwell, 2008.

Employing a qualitative case study methodology allows “researchers opportunities to explore or describe a phenomenon in context using a variety of data sources” (Baxter & Jack, 2008) The variety of sources used in qualitative case study allows for a more complete and diverse view of the phenomenon being studied, which is conducive to a higher quality of inferences and conclusion at the end of the study. The main approaches that guide this methodology were developed by Robert Stake and Robert Yin, both using a constructivist perspective as the base of the method (Baxter & Jack, 2008). Constructivists accept that the human perspective is subjective and truth is relative to one’s perspective. In other words, reality is a social construct (Baxter & Jack, 2008). Therefore, each source and each participant in this type of research approach will introduce a new perspective according to their own reality. According to Robert Yin (2009), a case study approach should be considered when “a) the focus of the study is to answer “how” and “why” questions; (b) you cannot manipulate the behaviour of those involved in the study; (c) you want to cover contextual conditions because you believe they are relevant to the phenomenon under study; or (d) the boundaries are not clear between the phenomenon and context” (Yin, 2009). Further, he breaks it down into three different types of case studies: exploratory, explanatory and descriptive (Tellis, 1997). Stake includes other categories to this type of study: intrinsic, instrumental and collective. According to Yin’s and Baxter’s definitions, this research on gender and



development, exploring how the IDB institutionalized gender, falls under the instrumental category. The instrumental type of case is defined as:

“Is used to accomplish something other than understanding a particular situation. It provides insight into an issue or helps to refine a theory. The case is of secondary interest; it plays a supportive role, facilitating our understanding of something else. The case is often looked at in depth, its contexts scrutinized, its ordinary activities detailed, and because it helps the researcher pursue the external interest (Baxter & Jack, 2008).”

This dissertation sought to understand gender in the context of international development and used the case of the IDB to describe how an international development institution is including gender in its operations and interventions. Therefore, it provides insight into the issue of gender and the case of the IDB was the vehicle through which the discussion of gender was conducted.

Since the IDB was the object of this qualitative case study, this is a single case study. A recent 2014 article by Mariotto, Zanni and Moraes “What is the use of a single-case study in management research?” defends the use of the single-case study as a research method. They explain that single-case studies have been used in a variety of areas for acquisition and dissemination of information but have suffered criticism from scholars for lack of rigor or scientific method. However, they argue that they are just as effective in the acquisition and dissemination of knowledge and serve different purposes, answer different questions and can be complementary (Mariotto, Zanni & Moraes, 2014).

### 3.2 Research process

The research process used to employ the qualitative case study methodology is described in this section. First, the method and steps for gathering the necessary data for the analysis is described, then a personal note on the researcher’s experience is included, and finally the limitations of the research process are noted.

### 3.2.1 Data gathering

Single case study methods describe a variety of sources that may be included in the research process. “Potential data sources may include, but are not limited to: documentation, archival records, interviews, physical artifacts, direct observations, and participant-observation (Baxter & Jack, 2008).” For the purposes of this dissertation, data was collected from several different sources, including documentation, interviews, and direct observations.

Documentation was retrieved from the IDB’s website from a range of documents readily available, to documents archived in the Bank’s database, documents commissioned by the Bank and produced by researchers and economists in the Bank or outside of the Bank, records of staff meetings, board minutes and agendas, publications produced by the Bank’s knowledge department, among others. This documentation was used in order to create the institutional framework of the Bank through which processes of the Bank were studied, from project design to results reporting. Videos of conferences on the subject of gender with staff interviews were also used to illustrate how staff members are including gender in their departments internally. In addition, emails were exchanged with staff members discussing the issue, and the researcher also used information previously gathered during her time at the Bank and drew from experiences and informational interviews conducted at that time. The researcher also viewed a video with staff members being asked questions on how the Bank and their respective departments have been institutionalizing gender.

Choosing to employ this method and to incorporate several different sources in the research analysis leads to a better understanding of the phenomenon being studied and also adds strength and validity to the findings (Baxter & Jack, 2008).

### 3.2.2 Personal notes and experience

This study was focused on the Inter-American Development Bank because of the researcher’s personal experience working in the Bank’s Winter Internship Program from January to April 2013. During this time, the researcher was able to understand the Bank’s inner workings and get familiarized with its internal gender mainstreaming

efforts through personal conversations with Bank staff, attending gender focused events within the Bank and having access to information otherwise not available to the general public. The IDB was also chosen because it is one of the four regional multilateral banks and the main lending source of Latin America.

Gender relations in Latin America and foreign aid relations between Latin American countries and developed countries are interesting relations to study. The impact of lending projects in Latin America is constantly monitored by the Bank and other agencies; however, there has been a recent shift in focus to include monitoring how projects impact gender relations in the communities they are being implemented. Measuring gender impacts and including gender indicators in operations across all divisions of the Bank is still a recent effort of the Bank and processes are still being standardized and improved for better efficiency.

The steps taken towards completing this dissertation were: defining the question and purpose of this research, developing the theoretical framework, defining the structural framework of the Bank and of Gender within the Bank, including interviews with staff members and direct observations of the researcher, analyzing the data collected and, finally, drawing conclusions and creating recommendations for future action.

The theoretical framework discussing gender, development, and multilateral banks was an important starting point of the research process because obtaining an understanding of the history of gender and the history of gender in the context of international development helped come up with future research question and better define the focus of the dissertation for the next sections. The theoretical framework became the base of the research and what followed was more research on the institutional framework of the Bank and on how gender in being included in this framework.

### 3.3 Limitations of research process

This research is limited by an information bias, since most sources used in order to understand the Bank's structure and gender operations were acquired from the Bank itself. In addition, there is always a researcher bias, since it is not possible to eliminate

the researcher's perspective and experience from the work. However, it is possible to limit this bias if the researcher is aware of its existence. In this case, the researcher's experience in the Bank served as an advantage in the research process and access to information and the researcher used critical thinking and self-awareness to limit the bias.

## 4. THE INTER-AMERICAN DEVELOPMENT BANK

This chapter describes the IDB's institutional framework. The Bank's history, objectives, structure, products, clients, processes, policies, and operations are outlined in this chapter. The objective of this section is to provide a framework of the Bank in order to gain an understanding of its processes, and to be able to understand how the IDB as an institution can include gender in its results measurements, policies, internal operations, etc.

### 4.1 History, objectives and initiatives

Ideas of integration between the Americas and of fostering development in Latin America had been discussed for many years before the advent of the IDB. It was only in 1959 that the Inter-American Development Bank was founded from an initiative proposed by Brazil's former president, Juscelino Kubitschek. (Inter-American Development Bank, 2014j).

Since then, the Bank has been the number one source of development financing for Latin America. During its first forty years, it disbursed more than US\$85 billion in loans (Britannica, 2014). In 2013, US\$ 14 billion were approved in loan and grant operations. The IDB seeks to conduct its operations with integrity, transparency and accountability and the Bank's current mission is "to reduce poverty and inequality and bring about development in a sustainable, climate-friendly way (Inter-American Development Bank, 2014r)."

The IDB Group is composed of the Inter-American Development Bank (IDB), the Inter-American Investment Corporation (IIC), and the Multilateral Investment Fund (MIF). The Group offers financing and development lending solutions to public and private entities of its member countries, but each branch is focused on offering a different type of financial product. The Bank's operations include loans, grants, technical cooperation and knowledge and research projects. The money disbursed by the Bank can be directed to national, provincial, state, and municipal governments, private companies, and civil society organizations.

The following illustrates the IDB Group and its main branches, IDB, MIF and IIC:



Source: Inter-American Development Bank

The Bank's funds were recently increased after the global financial crisis in 2008, when several Latin American countries intensified their need for financing and development lending. The Board of Governors of the IDB approved a capital increase of US\$70 billion in July of 2010, and this measure entered into effect in the beginning of 2012, with the objective of being fully implemented through 2016. This Ninth General Capital Increase (IDB-9) was accompanied by several internal institutional reforms and new objectives that would guide all future Bank operations (Inter-American Development Bank, 2014p). In the IDB-9, the Board of Governors mandates that the Bank prioritize its operations by looking at its two *main objectives*: 1. reducing poverty and inequality; 2. achieving sustainable growth; and also its two *strategic goals*: 1. addressing the special needs of the less developed and smaller countries; 2. fostering development through the private sector (Inter-American Development Bank, 2014n). The institutional reforms that came along with the capital increase were called Better Bank Reform Agenda.

The Better Bank also shares the Bank's mission of reducing poverty and inequality and has sustainable development as an overarching objective. This reform agenda brought new ways to demonstrate project impacts, changed the management structure, gave more responsibility to country offices and streamlined project cycles so that they have more emphasis on results. These reforms can be grouped into five main goals:

“Ensuring that the Bank’s products have the development impact its borrowers deserve and expect from it; Making sure the IDB operated under the highest standards of transparency, ethics and integrity; Proactively reaching out to civil society across the Region Strengthening the Bank’s social and environmental safeguards in all of its operations; Improving the way it manages its finances and assesses risks” (Inter-American Development Bank, 2014a).

In addition, the Bank’s main areas of action are

- “Reducing poverty and social inequalities;
- Addressing the needs of small and vulnerable countries;
- Fostering development through the private sector;
- Addressing climate change, renewable energy and environmental sustainability; and
- Promoting regional cooperation and integration” (Inter-American Development Bank, 2014s).

Guided by the Bank’s two main mission objectives and Better Bank reforms, the Bank outlined five main sector priorities in the IDB-9 document through which operations are prioritized: “social policy for equity and productivity; infrastructure for competitiveness and social welfare; institutions for growth and social welfare; competitive regional and global international integration; and protection of the environment, response to climate change, promotion of renewable energy and ensuring food security” (Inter-American Development Bank, 2014r).

The Bank has launched new initiatives to better address recent issues in Latin America, and these became new sectors in the Bank, called Opportunities for the Majority, Sustainable Energy and Climate Change Initiative (SECCI), Water and Sanitation Initiative and Education Initiative.

The IDB also has regional initiatives to support the goal of better regional integration. These initiatives are in the form of knowledge, research products, and technical cooperation grants. Unlike Sector Initiatives, regional initiatives have a determined timeframe and either end or are incorporated in the Bank’s regular operations.

Currently, the Bank is supporting the following initiatives: Initiative for the Promotion of Regional Public Goods, Initiative for the Integration of Regional Infrastructure in South America (IIRSA), Mesoamerica Project and Regional Policy Dialogue.

The motivations behind the IDB-9 were changes in demand from the borrowing members due to the financial crisis, as mentioned above. However, the motivations for the institutional reforms that accompanied the capital increase were related to findings by the, Office of Oversight and Evaluation, OVE, and complaints from civil society and NGOs. According to a report by an NGO called Bank Information Center, which, among other things, monitors IDB operations, “In 2009, OVE found that 88% of the approved projects had no adequate evaluability dimensions (Bank Information Center, 2011).” According to the 2009 OVE report from where Bank Information Center extracted the above numbers, “evaluability is the ability of an intervention to demonstrate in measurable terms the results it intends to deliver” (OVE, 2009). Previous reports by OVE pointed to the same issue and without proper evaluability mechanism, the Bank cannot deliver results. Results may only be delivered if they are measurable, since that is a requisite of progress reporting. In addition to the OVE findings, civil society groups and NGOs were pushing for the IDB to include reforms with the capital increase to reflect a stronger commitment to sustainability and evidence-based results (McElhinny & Miller, 2009).

According to OVE’s 2013 Evaluability Review of Bank Projects, since 2009 the Bank’s management has been working on improving evaluability and the Development Effectiveness Matrix, DEM. In 2011, the DEM’s criteria were revised and OVE started using those criteria and its self-evaluation system to analyze evaluability of Bank projects. After analyzing a sample of 41 projects in 2012, OVE concluded once more that there are still problems with evaluability, particularly with project design and logic. Despite these problems, several projects were still being labeled as “highly evaluable,” indicating Management still needs to review the way they are labeling projects. OVE concludes the report offering new recommendations to management, which are the following (OVE, 2012):

- Focus greater attention on ensuring proper problem diagnosis at the project design stage;



- Revise the classification system for project's evaluability (as reported, among other places, in the Development Effectiveness Overview - DEO);
- Strengthen SPD's evaluability notes to better explain the DEM scores;
- Increase integration between the documents produced during project design (POD, AOP, PEP, and Results Matrix) and the PMR, and provide adequate guidance and training to ensure their proper preparation by project teams;
- Ensure that the information from the approved Results Matrix is entered in the system prior to implementation and any changes during implementation are tracked.

This report was the latest review of project evaluability by OVE, and shows that the Bank is still working on implementing the reforms that accompanied the capital increase, which focus on demonstrating impacts, transparency and accountability—issues tied with evaluability of projects and delivery of results.

#### 4.2 Products

The IDB Group offers three types of products: Lending and Grants, Knowledge Preparation, and Project Preparation Facilities, through its three main branches, IDB, IIC and MIF. The IDB focuses on sovereign and non-sovereign guaranteed financing; the IIC focuses on SMEs; and the MIF focuses on the private sector (Inter-American Development Bank, 2014l).

Within Lending and Grants, the Bank has eight financial instruments: Rates, Loans, Grants, Guarantees, Equity Investments, Technical Cooperation, Financing Solutions, and Funds under Administration (Inter-American Development Bank, 2014x). Most projects are financed through loans to the public sector, sovereign guaranteed loans, and to the private sector, non-sovereign guaranteed loans (Inter-American Development Bank, 2014m). Within sovereign guaranteed loans (SG) there are investment loans (to support investment projects), policy-based loans (to support institutional and policy changes) and emergency loans (in the event of crises or disasters) (Inter-American Development Bank, 2014w). Within the non-sovereign guaranteed loans (NSG), there

are A/B Loans and Syndications (co-financing with private sector), Small Enterprise (financing for small entrepreneurs), Social Entrepreneurship Program (solutions to socioeconomic problems of marginalized groups) and Opportunity for the Majority Initiative (business models that engage private sector companies) (Inter-American Development Bank, 2014u). Grants are disbursed through technical cooperation programs and financed with IDB or third party funds. Grants are managed by the IDB Grant Facility, Trust Fund Grants, MIF Grant, and the Social Entrepreneurship Program. The Bank provides guarantees on loans made by private financial institutions on both public and private sector projects (Inter-American Development Bank, 2014i). Equity investments in private businesses are only made by the IIC and the MIF, but not the IDB itself. Technical Cooperations are important assets to the Bank since they can quickly respond to a client's demand and have a broad scope of areas at which they can be aimed. They transfer knowledge and technical skills, and also complement other Bank activities in the country, etc. TCs can either be nonreimbursable, reimbursable, or contingent-recovery if financed by another institution.

Within Knowledge Generation, the IDB staff members produce reports on research being conducted on challenges in the region. Besides publications, the Bank also focuses on spreading this knowledge and helping member countries work on policy and institutional change (Inter-American Development Bank, 2014k).

Lastly, the IDB also provides Project Preparation Facilities, allowing projects to be approved in a timely manner and decreasing the time between approval and execution. Start-up activities and activities to identify and prepare projects in the areas of infrastructure, regional integration, disaster relief, etc. are some of the objectives of these facilities (Inter-American Development Bank, 2014v).

These products are funded through five main sources: the Bank's Ordinary Capital (OC) of US\$ 105 billion (Inter-American Development Bank, 2014q); the Fund for Special Operations (FSO) of US\$ 9.8 billion (Inter-American Development Bank, 2014h); the IDB Grant Facility (GRF); the Intermediary Financing Facility (IIF); and several other trust funds established by member countries.

### 4.3 Organizational structure

The Bank is headquartered in Washington, D.C. but has offices in all of its borrowing member countries, plus one in Asia and one in Europe. The IDB has 48 member countries, which are all shareholders. Of these, 26 are Latin American countries which are the borrowing countries and own the majority of the Bank.

The highest level in IDB's organizational structure is the Board of Governors, with members appointed by each country. These members are usually high-ranking officials in their countries, and in the Bank, they have a voting power relative to the capital their country has in the Bank (Inter-American Development Bank, 2014d). They are responsible for major policy decisions and delegate activities to the second highest level, the Board of Executive Directors. The Board of Executive Directors, constitutes of fourteen permanent members and fourteen alternate members representing all 48 member countries, and is responsible for approving all operation proposals, policy changes, strategies, budgets, borrowing decisions, etc. The agenda, minutes and reports from their weekly meetings are made public by the Bank in efforts to increase transparency (Inter-American Development Bank, 2014c).

The next level is Presidency and Vice Presidency. In 2014, at the time this thesis was written, the president is Luis Alberto Moreno, a former Colombian Ambassador to the United States. In Moreno's administration, the IDB-9 was approved and the Bank started focusing more on measurement of results and strategic partnerships in the private and public sectors (Inter-American Development Bank, 2014b). The President chairs meeting of the Board of Executive Directors, but has no vote, with the exception of breaking ties. The Executive Vice President is currently Julie Katzman and she is responsible for managing overall IDB operations and also focuses on improving measurement and availability of results (Inter-American Development Bank, 2014b).

Next, there are four Vice Presidents, overseeing the Bank's main departments: Vice President for Countries (VPC), Vice President for Sectors & Knowledge (VPS), Vice President for Finance and Administration (VPF) and Vice President for Private Sector & Non-Sovereign Guaranteed Operations (VPP).

Under the VPC, there are five departments for each region in Latin America: the Country Department Southern Cone (CSC); the Country Department Andean Group (CAN), the Country Department Caribbean (CCB); the Country Department Central America, Mexico, Panama & Dominican Republic (CID); and the Country Department Haiti (CDH). Respective country offices fall under the regional departments. The VPS is divided in six main categories: the Department of Research & Chief Economist (RES); Infrastructure and Environment Sector (INE); Social Sector (SCL); Institutions for Development Sector (IFD); Knowledge and Learning Sector (KNL); and the Integration and Trade Sector (INT). Under these main categories, there are departments that follow and that tackle more specific issues, such as Education, Energy and Gender divisions. The VPF is attached to the Office of Ethics, and has five main categories below: the Finance Department (FIN); Human Resources Department (HRD); Information Technology Department (ITE); Budget and Administrative Services Department (BDA); and the Legal Department (LEG). These departments also have more specific divisions under each of them. Finally, there is the VPP, with the Multilateral Investment Fund (MIF), Structured and Corporate Finance (SCF) and the Opportunities for the Majority (OMJ) under it. The Organizational Structure chart below illustrates all of the Bank's departments and divisions:



#### 4.4 Operational summary

The IDB has four main stages in its project cycle. Each project the Bank is financing goes through preparation, approval, implementation and completion and reporting. The following table explains the steps and main documents related to each stage. The red arrows indicate the next step of the process; therefore, the first step is to prepare the Project Profile (PP), the second step is to get approval of the PP by the Eligibility Review Meeting (ERM), the third step is to prepare the Proposal for Operations Development (POD), the fourth step is to get the POD approved at the Quality and Risk Review (QRR), the fifth step is to prepare the Draft Loan Proposal (DLP), and so on until the Loan Proposal document is ready:

Stages of IDB Project Cycle			
Preparation	Approval	Implementation	Completion and Reporting
<b>Project Profile (PP):</b> basic information on the project; justification and objectives; technical aspects; safeguards; projected funding; agenda, etc.	<b>Eligibility Review Meeting (ERM):</b> evaluates PP, determines the eligibility of the operation	<b>Loan Results Report (LRR):</b> periodic monitoring of the activities and outcomes	<b>Project Completion Report (PCR):</b> institutional learning within the IDB; accountability; key source of information about a project's performance and outcomes
<b>Proposal for Operations Development (POD):</b> activities, resources and timetable; includes DEM, M&E and ERR	<b>Quality and Risk Review (QRR):</b> Examines the POD	<b>Progress Monitoring Report (PMR)</b>	<b>Development Effectiveness Framework (DEF):</b> improved PCR in validating results to establish baselines for the data contained in the PCRs
<b>Draft Loan Proposal (DLP)</b>	<b>Operations Policy Committee (OPC):</b> Approves DLP	Implementation also includes supervision and monitoring activities on disbursement, financial management, procurement procedures, risk management, and/or safeguards compliance policy.	<b>Impact Evaluations (IE):</b> determines the net causal effect of an intervention on an indicator of interest
<b>Loan Proposal (LP)</b>	Board consideration and approval		Office of Evaluation and Oversight (OVE): ex-post evaluation data

After the Loan Proposal is approved, the project goes on to Implementation, where the Loan Results Report (LRR) and Progress Monitoring Report (PMR) are produced. Finally, after project completion, the Project Completion Report (PCR), Development Effectiveness Framework (DEF) and Impact Evaluations (IE) are submitted.

The Bank's operational summary is shown in tables in Annex 1. These tables illustrate approved loans by sector/subsector; loans by country, fund, year; loans by country, current and previous year; loans by sector and year; loans by sector, current and previous year; TC by country and year; TC current and previous year; disbursement balances by country and fund; and disbursements during current year by country and fund.

#### 4.5 Project evaluation and auditing

In order to ensure its projects are being monitored throughout all stages, the Bank counts on management to analyze projects and implement policies and processes designed for those purposes. In addition, there is a separate office that answers to the Board of Executive Directors, called Office of Evaluation and Oversight (OVE). An independent evaluation body of the IDB, the OVE was established in 1999, to evaluate country programs as well as corporate strategy, processes and instruments (Inter-American Development Bank, 2014t). The stated mission of the OVE is to be "a tool for both institutional learning and for systematic assessment of the effectiveness of IDB development policies, the results of IDB financed activities, and related processes."

The OVE has several types of evaluations: Country Program Evaluations, Sector and Thematic Evaluations, Impact Evaluations and Project Evaluations, Corporate Evaluations and Evaluation Capacity Development. OVE is responsible for creating policies and programs to monitor projects and oversee mechanisms.

The Bank also conducts internal and external audits to make sure all funds have been used appropriately during project implementation. The Independent Consultation and Investigation Mechanism (ICIM), the Office of Institutional Integrity (OII) and the IDB Administrative Tribunal are additional mechanisms for evaluation and auditing. The ICIM listens to people or communities that may have been negatively impacted by its operations, the OII investigates charges of wrongdoing within the Bank and the Tribunal settles disputes (Inter-American Development Bank, 2014g).

#### 4.6 Measuring results in projects

The Bank employs a Development Effectiveness Framework in order to help design projects, monitor their progression and obtain results upon completion (Inter-American Development Bank, 2014f). The three pillars of this framework are: “Designing for Results, Monitoring our Progress and Identifying Impacts.”

When “Designing for Results, ” project proposals need to present a challenge with solutions that are measurable so that their effectiveness is documented. They include results matrices, Development Effectiveness Matrices (DEM), and a Monitoring and Evaluation plan (M&E). DEMs provide a checklist with minimum information requirements for monitoring and reporting, while M&E are tools and systems used to evaluate the performance of Bank projects, such as the random assignment methodology. This methodology randomly assigns participants to a control group or to the experiment group; participants in the control group cannot participate in activities, while those in the experiment group can. This way, equivalent groups may be created with varied participants represented in both, and also, it is a good method to identify cause and effect (Moore & Metz, 2008). According to the IDB, this is the most rigorous method for conducting evaluations and alternative methods may be used if random assignment is not feasible. In addition, proposals need to be aligned with the Bank’s mission and priorities (Inter-American Development Bank, 2014e). Projects may also be looked at in terms of economic contribution to development, the Economic Rate of Return (ERR), which calculates the cost effectiveness of projects in a country.

“Monitoring our Progress,” means projects will be monitored quantitatively through a tool call Progress Monitoring Report (PMR) and a Loan Results Report (LRR) after a certain period of time (Inter-American Development Bank, 2014o).

Finally, “Identifying Impacts” regards the post-completion assessment of a project. A Project Completion Report (PCR) is made and validated by OVE. The PCR assesses results, implementation, and includes lessons learned. An Impact Evaluation report (IE) is also completed, which determines the net causal effect of a project on an indicator. The IE tries to figure out what would have happened to a place/indicators had the project not been implemented. This is very challenging, since most analysis can only look at indicators’ before and after, versus comparing the same units with and without



intervention. The Office of Strategic Planning and Development Effectiveness (SPD) helps design and implement the IEs.

In addition, after the GCI-9, the IDB adopted a new Results Framework (RF) to report on progress of projects with best practices from other development banks and institutions. The Framework's goal is to allow shareholders to assess how well the Bank is working towards its mission and objectives and how well its operations are being conducted.

Lastly, the Bank releases quarterly reviews on its performance, Quarterly Business Review (QBR), so that management can better track its internal operations.

## 5. GENDER IN THE INTER-AMERICAN DEVELOPMENT BANK

This next section describes the first instances of gender being formally included in the Bank's operations through policies and guidelines. This section introduces the topic of gender within the institutional framework outlined in the previous section.

### 5.1 Institutionalizing gender

The Bank first outlined an operational policy to address gender issues in 1987, with the Operational Policy on Women in Development (OP-761) (Inter-American Development Bank, 2010a). After the approval of this policy, the IDB began its efforts to incorporate gender considerations in its projects and also to include projects in its portfolio that directly address gender. These are very challenging subjects, and the social sector and the microfinance sector were the ones that historically succeeded the most in integrated gender issues. Other sectors encountered more challenges in integrating gender issues in the design of their projects and in evaluating gender impacts post project completion. The challenges in implementing gender policies will be discussed in more depth in section 6.

The first initiative of the Bank to include gender in the institution as a whole, rather than have it only be a priority of a single department, was the Gender Action Plan, GAP, of 2003. The objectives of this first GAP were to prioritize the following action areas:

“Incorporating gender analysis and actions throughout the IDB project cycle; Improving the availability and quality of technical support and analysis for gender mainstreaming; Mainstreaming WID/gender flagship themes and integrating gender into new areas of Bank innovation; and Strengthening the institutional mechanisms for creating accountability, achieving and monitoring results (Törnqvist, 2006, p.1).”

According to an evaluation of the plan conducted after two years of its implementation, the GAP was successful in creating a platform across all areas of the Bank to discuss gender and also in creating a roadmap for future activities to include gender in the Bank's project cycle and institutional mechanisms. However, the analysis also

identified shortcomings of the Bank in the gender subject and outlined recommendations for the second GAP, which included:

“(i) gender mainstreaming in design in non-social sectors such as transport, private sector investment and sectors in the modernization of state; (ii) careful tracking and monitoring of approved prioritized project in design and execution, with greater attention to training and capacity building, (iii) ensuring gender expertise in OVE and, finally, (iv) strengthening the know-how of the Gender Focal Point (GFP) network. The approach for gender support and analysis in the IDB also needs to reflect men’s issues and masculinity, which have just begun to be addressed in some cases (Törnqvist, 2006, p.iii)”

In line with the idea of furthering efforts gender institutionally, in 2007, the Bank created a department called Gender and Diversity division, GDI. This division has the mission of promoting gender equality and promoting inclusion of African descendants and Indigenous groups. The GDI works mainly by promoting policies, guidance, and training programs within the Bank.

A couple of years later, in 2009, the Bank approved the establishment of two funding mechanisms: the Gender and Diversity Special Program and the Gender and Diversity Multi-donor Fund, both financed with the Bank’s ordinary capital and capital from other donors. These mechanisms work together to fund initiatives to foster gender equality in the Latin America region. The target population of the Fund is men and women who suffer some sort of disadvantage because of gender inequality, indigenous peoples and afro-descendants. The activities supported by the Fund include institutional strengthening and capacity building, knowledge management and project development (Inter-American Development Bank, 2009).

After roughly two decades of being in effect, the OP-761 needed to be updated and replaced in order to reflect the changes in the region in the subject of gender. Therefore, in 2010, the Operational Policy on Gender Equality in Development entered into effect replacing the 1987 document, and it is one of the guiding documents of the GDI. The other GDI guiding document is the Gender Action Plan, GAP, which has the purpose of translating the Operational Policy into action.

The 2010 Operational Policy on Gender Equality applies to the IDB and the MIF and objectives are met through the use of sovereign and non-sovereign guaranteed loans, technical cooperation grants, knowledge products, etc. The objective of the Policy is to support the Bank's commitment to promoting gender equality in its member countries, therefore accelerating the region's overall economic and social development (Inter-American Development Bank, 2010a).

The Policy has two lines of action: proactive and preventive measures. Under proactive actions are direct investments in gender equality projects and mainstreaming gender perspectives in operations. Direct investment operations are those where the Bank helps borrowing countries or the whole region to identify financial operations that address strategic gender issues. Knowledge products and institutional capacity building are also included under direct investment operations. Countries that have decided with the Bank that gender is a priority in their Country Strategy document have a programming process with analyses to identify possible direct gender interventions. Direct investment priorities are on loan and technical cooperation projects that focus on operational inputs, such as equality in labor market, education gap, reproductive health, etc. and technical cooperations projects on knowledge and capacity building inputs. Gender mainstreaming operations are those where the Bank has incorporated a gender perspective in a development intervention project with another strategic focus. This process seeks to promote equal access of project benefits to both men and women. The considerations that go into this analysis include recognizing barriers to gender equality at different stages of lives of men and women and intervening, recognizing gender differences in the use of time with domestic chores and other activities, recognizing inequalities in decision-making capacities and power, among several others. The Bank seeks to include these gender considerations in the studies being conducted by the several sectors of the Bank and in all its projects in the borrowing countries. According to the Policy, the Bank will require a gender analysis of all operations to assess potential gender considerations/impacts (Inter-American Development Bank, 2010a).

The IDB also engages in preventive action in order to identify and mitigate any adverse impacts on gender in its development interventions. The Policy outlines possible adverse effects, such as: introducing unequal access to paid work provided by Bank projects, increasing the risk of gender-based violence, introducing barriers to

participation in a Bank project due to marital status, pregnancy, paternity/maternity leave, among others. The Policy also introduces gender safeguards that should be followed throughout the project cycles, such as: ensuring equitable participation of men and women during consultation phase of a project and recognizing women's rights and possible cultural/ethnic differences in the region the project is being implemented. If any adverse impacts are present in the project, the Bank will include a gender risk analysis along with its social impact and risk assessment (Inter-American Development Bank, 2010a).

The implementation of the Policy's proactive and preventive actions requires indicators. Countries that have identified gender as a priority area in their strategy with the Bank will have gender equality indicators in the results matrices of its projects. Similarly, knowledge, capacity building, technical cooperation, and financial projects that have identified gender as a priority will also include gender equality indicators. The Bank will also seek to measure whether its contributions to gender equality added value to the project's overall development impact and this information will be recorded in the Development Effectiveness Matrix (DEM). Finally, the Bank will differentiate between males and females in data from projects that capture information on the beneficiary population. The Bank will also require indicators to measure contributions to regional objectives and corporate effectiveness. The Policy also states that the Bank will design guidelines to help implement these objectives and also period action plans to measure progress and results. In addition, the Policy itself will be monitored to measure the Bank's ability to comply and fulfill targets in the action plans. This monitoring will result in reports made by management to the Board of Executive Directors every three years, a report in the bank's annual report and the Policy's indicators will be included in reports that enable management to monitor corporate results (Inter-American Development Bank, 2010a).

As outlined in the 2010 Operational Policy on Gender Equality (Inter-American Development Bank, 2010a), the indicators for proactive action for gender equality are:

- a. Country strategies that include gender-related results in their results matrix (number and percentage);

- b. Financial operations that invest directly in gender equality and the empowerment of women (number, percentage, and amount);
- c. Financial operations that include gender-related results in their results matrix (number, percentage, and amount, by sector);
- d. Operational inputs that include gender-related results (directly or mainstreamed) in their results matrix (number, percentage, and amount, by sector);
- e. Knowledge and capacity-building products that include gender-related results (directly or mainstreamed) in their results matrix (number, percentage, and amount, by sector).

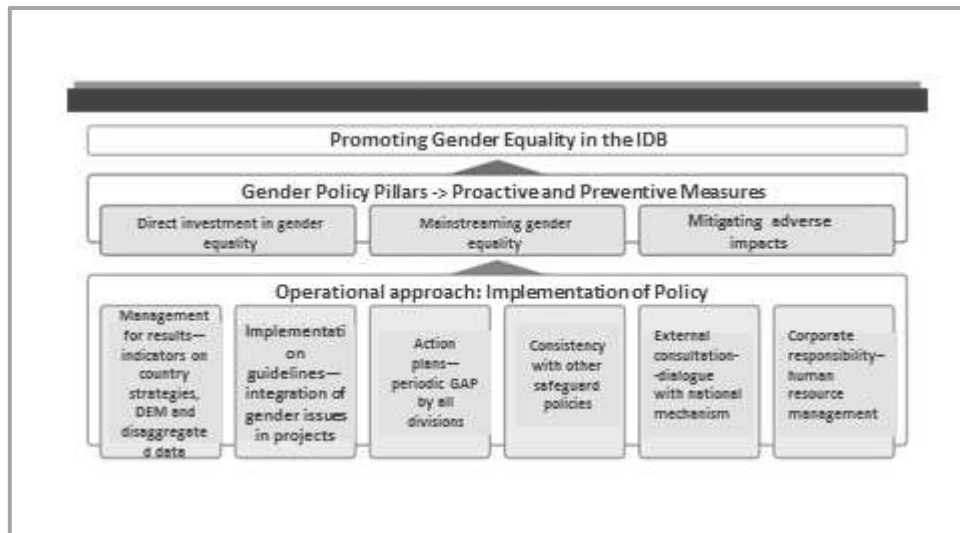
The indicator for preventive action for gender equality is:

- a. Loan operations that identify potential adverse gender impacts and include prevention or mitigation measures (number and percentage).

And, the indicators for monitoring project results are:

- a. Project monitoring reports and loan results reports for lending operations that include specific gender-related results in their results matrix (number and percentage);
- b. Project monitoring reports that disaggregate project beneficiaries by sex (number and percentage);
- c. Project completion reports (or expanded performance monitoring report) for financial operations that invest directly in gender equality that report satisfactory results for actions to foster gender equality in operations that invest directly in gender equality (number and percentage, by sector);
- d. Project completion reports for operations that include specific gender related results in their results matrix that report satisfactory results for actions to foster gender equality (number and percentage, by sector) (Inter-American Development Bank, 2014a).”

The following image illustrates the main concepts of the Gender Policy described above, the main lines of action and measures for implementation:



Shortly after the approval of the 2010 Gender Policy, the Bank approved the 2011-2013 Gender Action Plan, GAP, called Promoting Gender Equality to Improve Development Results (Inter-American Development Bank, 2013c). The GAP describes the progress and challenges for gender equality in the Latin America and Caribbean region and the Bank's efforts in promoting gender equality to improve development results. The GAP states that the Gender Policy's indicator to track the inclusion of gender-related results in project matrices has shown a significant progress in integrating gender in 2011-2012. Loan operations with gender results have increased from 9% during the 2006-2010 period to 12% in 2011 and 31% in 2012. There has also been an increase in direct investments in gender equality projects through technical cooperation grants and through MIF grants, from US\$10.6 million in 2011 to US\$11.8 million in 2012. During the 2006-2010 period, these investments averaged of US\$7.3 million. The following graph illustrates loan projects with gender related results for the 2006-2012 period (Inter-American Development Bank, 2013c).

IDB Sovereign Guarantee Loans with Gender-related Results by social and non-social sectors, 2006-2012



Source: Inter-American Development Bank, 2013c

Also according to the GAP, the Gender Policy improved the number of countries that include gender as a priority in their strategy with the Bank, from 29% in the 2006-2010 period to 50% in the 2011-2012 period (Inter-American Development Bank, 2013c).

The GAP also presents some innovations in the field, pilot test projects to help mitigate violence against women, projects to boost entrepreneurship among women, etc. The Ciudad Mujer is an example of a project focused on empowering women. This is a US\$20 million loan project to deliver important services for women in El Salvador. The Ciudad Mujer are center that provide health services, police services, capacity building activities for entrepreneurs, vocational training, among others. The GAP also states that the IDB is currently developing impact evaluations of its projects to create a best practices document on gender interventions in development projects (Inter-American Development Bank, 2013c).

The GAP concludes with a final note on institutionalizing gender at the Bank, which says:

“The GAP changed business as usual by providing increased financial (\$1.6m in administrative funds over 2011-2013) and human capital resources for gender mainstreaming.

Divisional targets for gender mainstreaming combined with technical support (through gender specialists and technical notes) and capacity-building tailored to individual sectors (such as water,

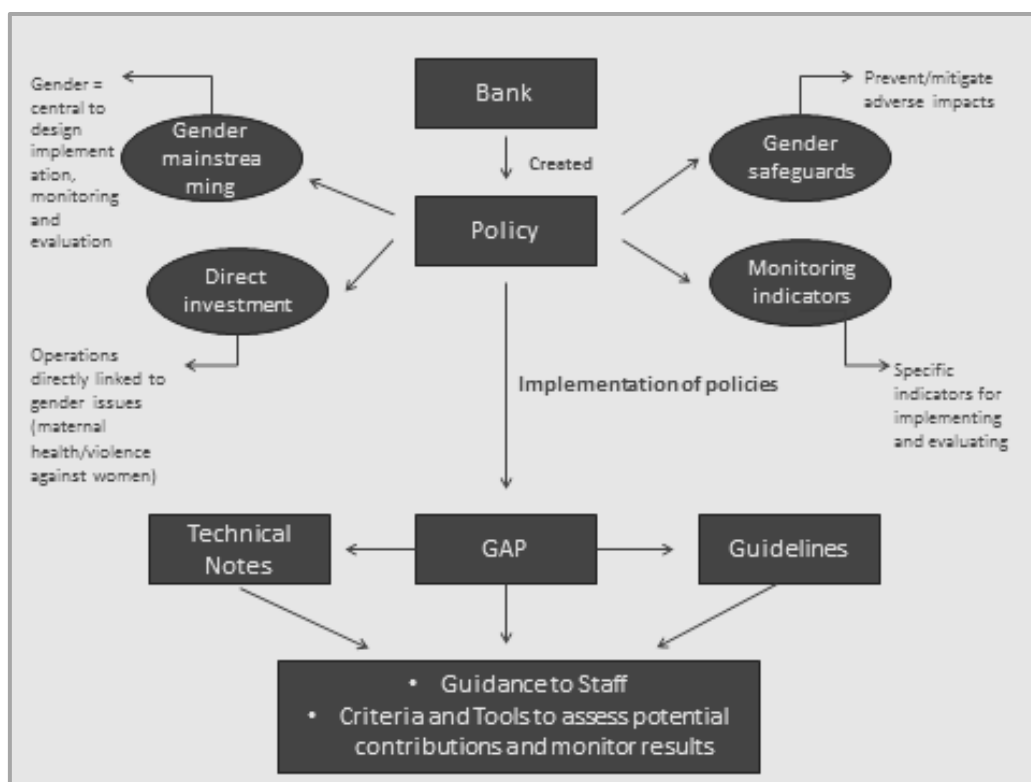


health, and housing/urban development) have been effective in promoting the integration of gender in IDB operations.

Increased grant resources (through the IDB's Gender and Diversity Fund) for projects directly investing in gender equality and women's empowerment have played an important role.

Senior management has provided decisive support for the new Gender Policy and the Gender Action Plan, including the evaluation of managers' performance on integrating gender into projects and on promoting diversity in human resource management in annual performance reviews." (Inter-American Development Bank, 2013c)

The following diagram illustrates the relationship between the Bank as an institution, the Bank-wide Gender Policy it created, and the main supporting mechanism that followed. This diagram is not intended to show all Bank initiatives on Gender, but rather to simplify and illustrate the main aspects of the relationships that derived from the Gender Policy.



## 5.2 Gender initiatives within the Bank in other divisions

This section provides an example of a gender initiative originated in one of the Bank's divisions, the MIF. Although the IDB Group is integrated, divisions have a high level of autonomy and create initiatives such as the one described below to better cater to their department's specific needs. Due to the nature of the MIF's operations, gender is a clear priority and this division has strived towards improving their gender awareness and analysis.

### 5.2.1 Multilateral investment fund

The MIF launched on April 2012 its Women Economic Empowerment (WEmpower) initiative to integrate gender considerations in projects' design and execution.

According to this initiative, the first step in integrating a gender perspective in MIF projects is to identify the gender barriers that hinder professional and personal development, which can be rooted in cultural, social and economic factors.

Second, a good project design which includes gender considerations will help project teams understand how to include men and women in an equitable way. The considerations at this level outlined by the MIF include:

- “Needs, concerns and expectations of men and women in a given community;
- Gender stereotypes in target communities;
- Division of labor by sex in target communities (“who is responsible for what”);
- Differences in men's and women's access to resources and productive activities and identification of barriers to equal access;
- Differing perceptions by men and women of the problems that the project will address, their effects and causes, predicted barriers and potential solutions; and
- Differing demands from men and women in relation to the project (expectations, motivations).” (Multilateral Investment Fund, 2014, p.10)

The next step is to collect the data to create a gender analysis. The tools used for the collection of data are interviews, focus groups, document reviews and surveys to learn more about the differences between men and women in the project target group.

Often, other executing agencies or collaborators are used to implement projects designed by the IDB. It is also important to make sure these agencies are also committed to gender equality, have experience in programming activities for both men and women, are able to track disaggregated sex data, and have partnerships with other organizations that work to promote gender issues. If this is not the case, then training activities should take place.

During project execution, activities should be planned in a way that they reach both men and women. Monitoring these activities and evaluation project implementation should include compiling data disaggregated by sex, to see if there are sex inequities in the project and target them while the project is in course (Multilateral Investment Fund, 2014).

The women entrepreneurship Banking (weB) is a 2012 initiative of the MIF which is included in the GAP document as one of the examples of successful projects with a strong focus on women's empowerment. This project provided incentives for financial institutions throughout Latin America to tailor their financial products and services to better cater to the needs of women running medium and small businesses (Fomin, 2012). This project has partnered with banks such as Itaú Unibanco in Brazil, Banco Agrícola in El Salvador, Banco Industrial in Guatemala, Banco Económico in Bolivia, among others. These partnerships come in the form of loans and grants to these banks and the goal is to reach 100,000 women-led businesses by 2019 (Fomin, 2012).

## 6. ANALYSIS OF FINDINGS

After describing how the Bank is structured and how gender has been included in this structure and operations, an analysis of these findings will be conducted in this next section. The analysis will focus on the outcomes of the Gender Mainstreaming initiatives in the Bank, the outcomes of the Gender Policy implementation, followed by an analysis on gender at project level and, finally, an analysis on the progress of gender initiatives in the Bank.

### 6.1 Outcomes of gender mainstreaming in the bank

In 2010, OVE prepared a report to measure the results of the Bank's gender mainstreaming efforts to date. The report analyzed 21 projects that the Bank identified as ones to promote gender equality through gender mainstreaming in terms of: (i) what extent they document benefits provided by gender; and, (ii) to what extent they document gender equality effects. OVE's analysis showed that all projects did identify women and girls as their target population but few were able to track benefits delivered with adequate indicators, as seen on the table below (Inter-American Development Bank, 2010b):

**Table 3:**  
**Number of Gender Equality Projects**  
**by Adequacy of Strategy for Documenting the Distribution of the Benefits Delivered by Gender**  
**(as Reflected in their Ex-Ante Results Frameworks)**

Indicators to measure distribution of benefits delivered by gender group	N
None	13
One or more, without a metric	2
At least one with a complete metric	2
Project benefits do not have direct beneficiaries	4
Total	21

Source: Inter-American Development Bank 2010b

Among the selected projects were a US\$22 million Land Regularization and Legal Cadastre project in Bolivia, a US\$150 million Social Housing Program in Colombia, a US\$20 million Culture and Citizenship for Social Inclusion in Brazil, a US\$40 million

Infancy, Adolescent & Family at Risk program in Uruguay, among others (Inter-American Development Bank, 2010b).

The OVE report concluded that there is a very low level of empirical documentation on both aspects looked at: how projects distribute benefits by gender groups; and, how projects affect gender equality. The report suggests that the Bank improve gender strategies at the project design phase, so that gender impacts may be measured throughout the implementation and completion.

## 6.2 Outcomes of gender policy implementation

On April 9, 2013, the IDB promoted an event called Mind the Gap, inviting panelists from the Bank and outside of the Bank to discuss the subject of gender in general and in the context of the IDB. This event produced a document in the form of a video, available to the public online (Inter-American Development Bank, 2013b). One of the focuses of the video was the implementation of the Gender Policy across all sectors of the Bank.

To start off the event, a famous movie producer called Patricia Cardoso opened the discussion on gender and on her experience shaping some of the public opinion on the subject through her movie, *Real Women Have Curves*. After Cardoso, the Bank screened an in-house video where staff members talk about how they have included a gender perspective in their projects. The main speakers in this video were IDB staff members Germán Sturzenegger, a water and sewage systems specialist, Beatriz López, a housing and urban development specialist and María Deni Sánchez, a social protection specialist. The projects highlighted in the video were: a social protection network program in Honduras, a water and sewage project in rural Bolivia, and a housing project in Nicaragua. All projects had important gender impacts because after their implementation, women managed household income, instilled good health and hygiene practices within their households, and benefitted from having land and property titles. Interviewees agreed on the importance of incorporating a gender perspective and on promoting capacity building activities so that project activities may be carried on more effectively. They also agreed on the importance of developing better gender indicators and systematizing more information within the Bank.

After this video screening, panelists continued the discussion on gender. Among them were chiefs of divisions and managers within the Bank, Nancy Lee of the Multilateral Investment Fund (MIF), Vicente Fretes of Fiscal and Municipal Management (FMM), Ferdinando Regalia of Social Protection and Health, and Verónica Zavala of the Andean group in the VPC. Each leader explained what their respective divisions have been doing in the past two years with respect to gender and incorporating the Gender Policy.

Nancy Lee started out by mentioning how “the more we do of this sort of event, the more advanced we can be as a Bank. She continued on to say that in 2011 and 2012, the MIF made women’s economic empowerment an institutional priority and created a unit within the division for this purpose. The Women’s Economic Empowerment Unit reaches all areas of the MIF (access to finance, access to products and skills and access to basic services) with the purpose of mainstreaming a focus on gender in MIF operations and piloting new approaches to women. The division outlined five pillars to guide their gender operations: women entrepreneurs, women heads of household, access to basic services, young women, and research. The main objectives are to help women grow businesses beyond the micro level, to bring financial services for households, such as savings, to bring access to water and basic services, to increase young women’s entrepreneurship skills and job training skills and also to foster research. After establishing this Unit, MIF’s goal is to partner with the Bank’s SCF (Structured and Corporate Finance) department to create an initiative called Women Entrepreneurship Banking to encourage banks and other institutions in the region to target women led SMEs and lending. The MIF has also joined the Global Banking Alliance for Women, a private bank led alliance which finds ways to reach women. Lastly, the MIF has developed a tool with the Economist Intelligence Unit called We Venture Scope to score countries in the region on entrepreneurship for women.

Next, Vicente Fretes spoke about the efforts of his division, the FMM, in incorporating a gender perspective. Similar to the MIF, the FMM also created a group within the division to tackle gender focused objectives. Vicente stated that “as a result of this task force, the share of projects in the Urban Development and Housing sector within the FMM that included gender as a specific issue increased from 11% to 60% from 2011 to 2012” (Inter-American Development Bank, 2013b). The share of projects in the Fiscal

sector of the FMM (which deals with public finance) which included a gender objective increased from 0% in 2011 to 20% in 2012. He attributes this increase to having a group within FMM that deals with gender systematically. Fretes also mentioned his department created a logo for this gender equality campaign which says there is equal balance between males and females.

Ferdinando Regalia of the Social Protection and Health division spoke next, explaining how his division has a history of delivering projects focused on gender and is often referred to as “the poster child” (Inter-American Development Bank, 2013b). The main challenge of this division in incorporating the gender policy was in differentiating between women-focused projects and gender projects. The department’s objectives for 2011 and 2012 were to focus on women’s mortality rates when delivering babies and also on early childhood development and rearing. Regarding early childhood development, he stated that “gender stereotypes are created during these first years and some pedagogical programs and institutions reinforce that” since they leave these jobs to women (Inter-American Development Bank, 2013b).

Lastly, Verónica Zavala talked about the efforts in the regional department, which includes discussions at a country- and project-level. Discussions at country-level refer to the initial stages of project preparation, where bank members meet with government officials and country programming strategies are defined. Gender needs to be included in the discussion at this stage of the project cycle so it can be identified as a priority in the following stages, which are project preparation, execution and monitoring and evaluation. These stages of the cycle are the project-level stages, where the discussion becomes about the strategy of the project in question versus the Bank’s strategy with the country.

The panel members chosen to represent the Bank’s divisions and staff in this event showed how they are committed to promoting gender equality and furthering the gender policy. Each division represented created their own mechanisms and efforts to incorporate a gender perspective in their activities, showing that the Bank is working towards greater gender awareness. The MIF is compensating the lack of gender indicators by developing their own tools and the FMM is monitoring the number of projects that are identifying gender as a key issue. In addition to showing a high level of

Bank staff in the matter, the event also touched upon a bank-wide issue of the need for better project designs so that impacts may be measured throughout and results may be delivered.

### 6.3 Progress on the implementation of the gender policy in the bank

The IDB held an Executive Board meeting on April 10, 2014 to present a progress report on the implementation of the Gender Policy and the Gender Action Plan for operations. The committee of the Board concluded that progress has been made in the implementation of the Gender Policy, but also highlighted some challenges for the future, including:

“(i) raising awareness of Bank staff about gender equality; (ii) mainstreaming gender in the country strategies and country dialogue, mindful of sovereignty issues and the extent to which each country had internalized gender mainstreaming; (iii) incorporating gender technical inputs both in the formulation and execution of country strategies and projects; (iv) improving gender-related results indicators and the reporting thereof in project monitoring and completion reports; (v) ensuring the necessary resources, incentives, and leadership to institutionalize gender mainstreaming in the Bank’s DNA; and (vi) strengthening the Bank’s analytic work to support policy dialogue with clients and stimulate demand for operations that incorporate a gender equality perspective” (Larrazábal & Auger, 2014).

The challenges described in the quote above are very pertinent to the ideas that will be discussed in the final conclusions section of this dissertation. The Board is aware that the Bank is still figuring out best ways of streamlining the gender discourse internally at an institutional level and also at an operational and project level. Internally, as stated above, the Board needs to keep promoting gender and raising gender awareness among its staff. At an institutional level, the Bank needs to strive to include gender in the first stages of its operational cycle, which is in country strategies and related documents. This is where projects are first conceived and including gender in the big picture strategies will ensure that attention will be paid to this subject throughout the cycle. Further, the Board also recognizes the need for better gender indicators and reporting mechanisms as well as more resources and dialogue with partners. The fact that the Board is aware of these necessary future actions shows that this level of the organization is committed to the Gender Policy and to the gender issue.



## 6.4 Conclusions

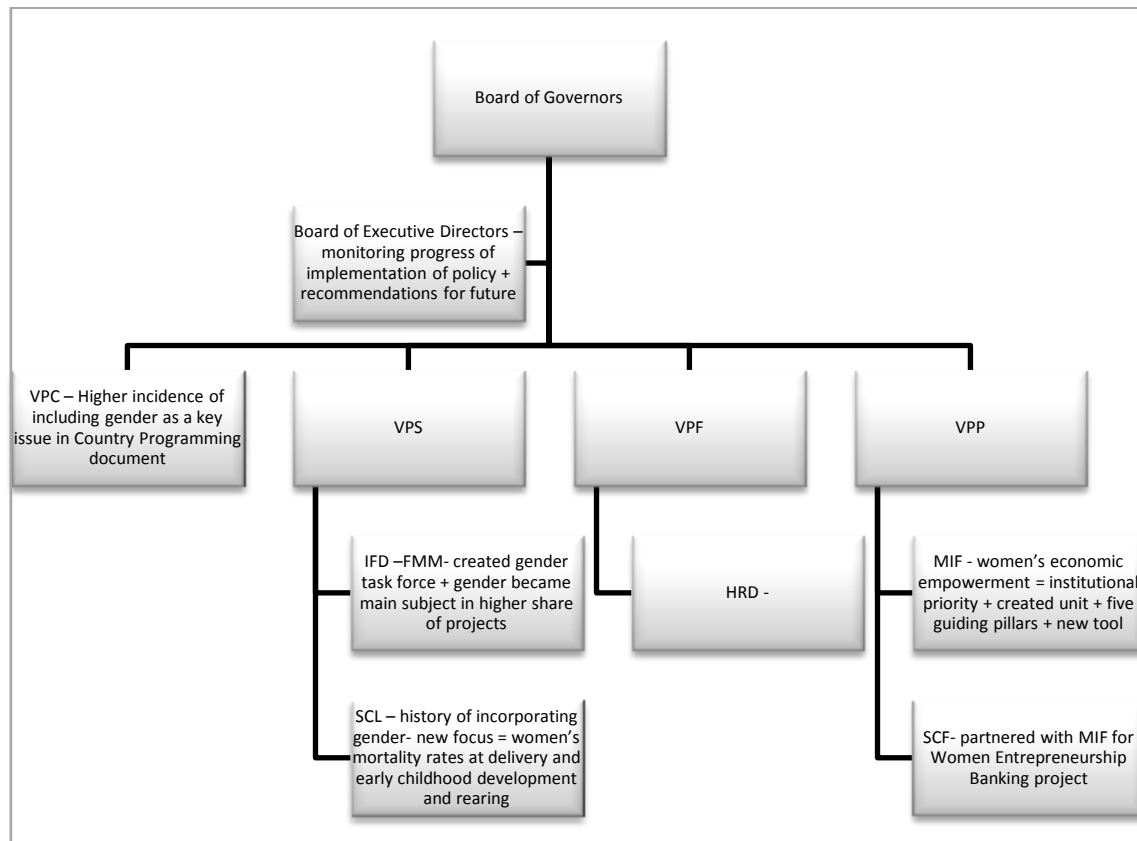
This section brought to light important considerations on the topic of gender in the Inter-American Development Bank.

As described in section 4, the Bank is composed of several sectors, departments, branches, etc. The IDB Group is a large organization and it is often challenging to keep all departments aligned under one overarching goal and to standardize processes across the board. Often, large organizations will need to have internal evaluations to make sure processes are still efficient, not redundant, and that the organization has a clear mission common to all departments and that holds them together as an organization versus fostering internal competition between sectors. It is challenging to implement any sort of initiative in this context, especially one that pertains to a topic such as gender, which is challenging and contentious in itself.

The research described in section 6.1. proved that the Bank's Gender Mainstreaming efforts and processes still need to be improved. Although some projects clearly stated having a gender component, few were able to provide empirical evidence of their gender impacts. There needs to be a better project design that makes gender impacts measurable for all projects which identify gender as a component.

Implementing a Policy to be followed by the whole organization also proved to be challenging for the IDB Group. The Gender Policy is more easily implemented in certain sectors of the Bank where gender impacts are more clearly recognized, such as the Social Sector or the MIF. In other departments, such as Infrastructure or Trade, these impacts are not so easily identified. Further, in the case of the MIF, the branch created additional pillars to guide their operations concerning gender and additional tools to measure the impacts, since they operate in the private sector, unlike the majority of the Bank. Other departments also approached implementation of the Gender Policy differently, some created taskforces, some changed functions of certain personnel, etc.

The following diagram illustrates what some departments are doing in order to advance the Gender Policy in the Bank. These initiatives are specific to departments and complementary to the Policy.



The Gender Policy is a complete and thorough document outlining an initiative that should be applied across the Bank. However, the supporting documents to help its implementation could be more thorough. The Bank needs to be clear and precise about how it as an organization is supposed to standardize and mainstream gender throughout its operations. Each department has created its own interpretation of the Gender Policy and has become more gender sensitive, which reflects in the numbers and in the opinions from personnel. However, a more cohesive and structured approach should yield better results. The Gender Policy document should be followed by another document which understands the operations of each sector under the VPC, VPS, VPF, and VPP. This document should outline standard processes and goals, and tailor other solutions where needed. It should be disseminated throughout the whole Bank so that all staff members understand what each department's own role is in implementing better gender policies. Overarching gender goals across all departments should keep the Bank aligned in its gender mainstreaming efforts, and new processes for including gender in

project-design phases and throughout project implementation should be required. New tools and indicators should also be designed according to the needs of each department and training on gender should be conducted so that staff members know which steps to take towards reaching this goal. A more streamlined and systematized approach to the implementation of the Gender Policy will benefit the organization as a whole.

## CONCLUSIONS AND FUTURE RECOMMENDATIONS

The objective of this study was to explore gender in the context of international development banks, using the case of the IDB as a vehicle for this discussion. The main objective of this paper was to investigate how the IDB is institutionalizing gender. The conclusions drawn in this paper are that gender relations and the role of multilateral banks are complex subjects, and that institutionalizing gender within MBs is a challenging task. The IDB has decided to use policies and guidelines in order to mainstream gender within the organization. The approach the Bank has taken so far has improved the Bank's awareness and accountability of gender impacts in its development interventions; however, there is still much to be done in terms of measuring those impacts and of creating better mechanisms to systematize gender across the board.

Gender is an ever-changing social construct that evolves as societies evolve. Achieving gender equality means lifting barriers of access to markets and goods so that men and women have the same opportunities. Leveling the playing field brings social and economic benefits such as enhanced productivity, better outcomes for next generations, and more representative institutions. Multilateral Banks provide technical and financial assistance for developing countries to improve socially and economically, and more and more gender is being included in this discussion.

This dissertation explored the case of the IDB and how it is including gender internally and externally in its operations throughout Latin America. Promoting gender equality within an institution and in its operations requires not only strong policies, technical skills and the right indicators but also “a gender-responsive organizational culture in which all Bank staff demonstrate their commitment to advance gender equality in their daily work and interactions” (African Development Bank, n.d.).

The IDB has made great advances in gender internally, increasing gender awareness among its staff through events where gender is the main topic of discussion, guest speakers are invited to discuss strides made in closing the gender gap, and so forth. The Bank has also made advances in including gender in its operations by creating a new

Gender Policy document to replace one that no longer reflected the current gender scenario in Latin America.

The Gender Policy is a complete and well-structured document; however, implementing this Policy is challenging. As seen in the findings of section 4, the Bank is a large and complex organization, with the overarching goal of reducing poverty and inequality and bringing about development in a sustainable and climate-friendly way. Under these main objectives are what the Bank calls strategic objectives of addressing the special needs of the less developed and smaller countries and fostering development through the private sector. The Bank has been undergoing reforms in order to make sure the impacts of its activities are measurable and that its departments are aligned to accomplish these goals.

Gender equality is not stated as a part of the Bank's main objectives or strategic objectives, even though gender is inherently part of all social and economic operations and activity. If gender equality were to be moved to the forefront of the discussion and mentioned in the Bank's overarching guiding goals, perhaps that would incentivize a culture of heightened gender awareness within the organization and for all actors involved in its operations.

With the creation of the GDI and the Gender Fund, in 2007 and 2009 respectively, the Bank began making noticeable strides towards institutionalizing gender. The Gender Policy that followed in 2010 replaced the gender operational document that had been in effect since 1897. The 2010 Policy addresses the issue of gender equality throughout the whole Bank and for every product the Bank offers. Once gender is identified as a priority by a country or in a certain project, gender equality indicators are included in the monitoring of said project. The GAP document that followed the Policy stated, among other things, that the IDB is still developing impact evaluations of its projects to create a best practices document.

The Bank is aware that there is still room for improvement in tools and mechanisms to measure gender impacts and that it would benefit from a document that more clearly describes steps towards measuring gender interventions in development projects. In addition, as described in section 6.1., the Bank's own evaluation mechanism, the OVE,

prepared a report to evaluate the Gender Policy and showed difficulties in tracking the gender impacts of projects. The Bank has been improving project evaluation tools and processes in general, with an emphasis on designing projects that are measurable and whose effectiveness can be documented, monitoring their progress and identifying their impacts. Tools used across the board are the DEM, M&E, PMR, PCR, etc. described in section 4.7.

Section 6.2 of this dissertation showed the perspective of staff members on the implementation of the Gender Policy. The consensus among panelists reinforces the fact that the Bank needs to focus on developing better gender indicators and systematizing information within the Bank. Division chiefs and managers each approached the issue differently within their own departments and created additional mechanisms to incorporate the Gender Policy. A recent Board of Executive Directors meeting, described in section 6.3, also highlighted the need to raise awareness about gender equality internally, improve gender related results indicators and to institutionalize gender mainstreaming in the Bank's DNA.

The IDB has used targeted policies in order to institutionalize gender, raising awareness internally, and increasing the number of projects with gender components in its portfolio. However, the Bank still needs to find better ways to systematize the Gender Policy, to improve project design so that gender impacts are measurable, and also improve the quality of gender indicators and tools in order to monitor results. Gender equality is increasingly becoming more important in the international development scenario, since it is at “the heart of development, it’s the right development objective, and it’s smart economic policy.”

## REFERENCES

- Alves, J. E.D., & Cavenaghi, S. M. (2013). Indicadores de desigualdade e gênero no Brasil. *Mediações, Vol 17*, 83-105. Retrieved from <http://www.uel.br/revistas/uel/index.php/mediacoes/article/view/16472>
- Amaral, S. (2004). Favela bairro- diez años integrando la ciudad. *Inter-American Development Bank*. Retrieved from <http://idbdocs.iadb.org/wsdocs/getdocument.aspx?docnum=359482>
- African Development Bank. (n.d.). Investing in Gender Equality for Africa's Transformation. Retrieved from [http://www.afdb.org/fileadmin/uploads/afdb/Documents/Policy-Documents/2014-2018\\_-\\_Bank\\_Group\\_Gender\\_Strategy.pdf](http://www.afdb.org/fileadmin/uploads/afdb/Documents/Policy-Documents/2014-2018_-_Bank_Group_Gender_Strategy.pdf)
- Asian Development Bank. (2014). Tool kit on gender equality results and indicators. Retrieved from <http://www.adb.org/documents/tool-kit-gender-equality-results-and-indicators>
- Bank Information Center. (2011). New report shows decline in IDB project quality, backsliding on capital increase commitment. Retrieved from <http://www.bicusa.org/new-report-shows-decline-in-idb-project-quality-backsliding-on-capital-increase-commitment/>
- Baxter, P. & Jack, S. (2008). Qualitative Case Study Methodology: Study Design and Implementation for Novice Researchers. *The Qualitative Report, Vol. 13, No. 4*. Retrieved from <http://media.usm.maine.edu/~lenny/CAMP%20SUSAN%20CURTIS/baxter-CASE%20STUDY.pdf>
- Britannica. (2014). *Inter-American Development Bank (IDB)*. Retrieved from <http://www.britannica.com/EBchecked/topic/289921/Inter-American-Development-Bank-IDB>

Buntaine, M. T. (2011). Caught in the Middle: Multilateral Development Bank Responses to Environmental Performance. *Duke University*. Retrieved from [http://dukespace.lib.duke.edu/dspace/bitstream/handle/10161/5658/Buntaine\\_duke\\_0066D\\_11017.pdf?sequence=1](http://dukespace.lib.duke.edu/dspace/bitstream/handle/10161/5658/Buntaine_duke_0066D_11017.pdf?sequence=1)

de Beauvoir, S. (1973) *The Second Sex*. New York: Vintage Books

Delphy, C. (1993). Rethinking Sex and Gender. *Women's Studies Int. Forum, Vol. 16*. Retrieved from [http://libcom.org/files/rethinking\\_sex\\_gender%5B1%5D.pdf](http://libcom.org/files/rethinking_sex_gender%5B1%5D.pdf)

Duryea, S., Galiani, S., Ñopo, H., & Piras, C. (2007). The educational gender gap in Latin America and the Caribbean. *Inter-American Development Bank*. Retrieved from <http://www.iadb.org/res/publications/pubfiles/pubwp-600.pdf>

Flora, C. B. (1998). Beyond exploitation and integration: New scholarship on women in Latin America. *Latin American Research Review, Vol 33*. Retrieved from <http://www.jstor.org/stable/250407>

Fomin. (2012). Women Entrepreneurship Banking. Retrieved from <http://www.fomin.org/Portals/0/Topics/Factsheet-womenentrepreneurshipBanking2014.pdf>

Goddard, C. R. (2004). Argentina: Anatomy of a Financial Crisis. *Harvard Business Review*.

Holmes, M. (2007). *What is gender? Sociological Approaches*. Retrieved from <http://libcom.org/files/Mary%20Holmes%20What%20is%20Gender%20Sociological%20Approaches.pdf>

Inglehart, R. & Norris, P. (2003). *Rising Tide: Gender Equality and Cultural Change Around the World*. Retrieved from <http://books.google.com.br/books?hl=en&lr=&id=Gzvt11ztO7IC&oi=fnd&pg=>



PR7&dq=gender+equality&ots=ob2NKgTBcN&sig=xIFyEhluKCrWTnwZX1D8fRR55H8#v=onepage&q=gender%20equality&f=false

Inter-American Development Bank. (2009). Proposal for the establishment of the gender and diversity special program & gender and diversity multi-donor fund. *Inter-American Development Bank*. Retrieved from <http://idbdocs.iadb.org/wsdocs/getdocument.aspx?docnum=35834883>

Inter-American Development Bank. (2010a). Operational Policy on Gender Equality and Development. Retrieved from [http://publications.iadb.org/bitstream/handle/11319/2585/Operational\\_Policy\\_on\\_Gender\\_Equality\\_in\\_Development.pdf?sequence=1](http://publications.iadb.org/bitstream/handle/11319/2585/Operational_Policy_on_Gender_Equality_in_Development.pdf?sequence=1)

Inter-American Development Bank. (2010b). Is Gender Being Mainstreamed in Bank Projects?. Retrieved from [http://publications.iadb.org/bitstream/handle/11319/5983/Is\\_Gender\\_Being\\_Mainstreamed\\_in\\_Bank%20C3%A2%E2%82%AC%C2%BFs\\_Projects\\_.pdf?sequence=2](http://publications.iadb.org/bitstream/handle/11319/5983/Is_Gender_Being_Mainstreamed_in_Bank%20C3%A2%E2%82%AC%C2%BFs_Projects_.pdf?sequence=2)

Inter-American Development Bank. (2013a). Implementation Guidelines for the Operational Policy on Gender Equality and Development. Retrieved from [http://publications.iadb.org/bitstream/handle/11319/2577/Gender\\_Policy\\_Implementation\\_Guidelines\\_September\\_2013.pdf?sequence=1](http://publications.iadb.org/bitstream/handle/11319/2577/Gender_Policy_Implementation_Guidelines_September_2013.pdf?sequence=1)

Inter-American Development Bank. (2013b). Mind the Gap. Retrieved from [http://www.livestream.com/idbmindthegap/video?clipId=pla\\_e0868a00-bb44-4213-961e-08f507d606fa](http://www.livestream.com/idbmindthegap/video?clipId=pla_e0868a00-bb44-4213-961e-08f507d606fa)

Inter-American Development Bank. (2013c). Promoting Gender Equality to Improve Development Results. Retrieved from <http://idbdocs.iadb.org/wsdocs/getdocument.aspx?docnum=37696707>

- Inter-American Development Bank. (2014a). *Better Bank – The IDB Reform Agenda*. Retrieved from <http://www.iadb.org/en/institutional-reforms/better-bank-the-idb-reform-agenda,1819.html>
- Inter-American Development Bank. (2014b). *Biographies*. Retrieved from <http://www.iadb.org/en/about-us/departments/biographies,1347.html?bioID=4>
- Inter-American Development Bank. (2014c). *Board of Executive Directors*. Retrieved from <http://www.iadb.org/en/about-us/board-of-executive-directors,6124.html>
- Inter-American Development Bank. (2014d). *Board of Governors*. Retrieved from <http://www.iadb.org/en/about-us/board-of-governors,6002.html>
- Inter-American Development Bank. (2014e). *Designing For Results*. Retrieved from <http://www.iadb.org/en/topics/development-effectiveness/designing-for-results,1241.html>
- Inter-American Development Bank. (2014f). *Development Effectiveness*. Retrieved from <http://www.iadb.org/en/topics/development-effectiveness/development-effectiveness,1222.html>
- Inter-American Development Bank. (2014g). *Evaluation and Auditing*. Retrieved from <http://www.iadb.org/en/about-us/evaluation-and-auditing,6080.html>
- Inter-American Development Bank. (2014h). *Fund for Special Operations (FSO)*. Retrieved from <http://www.iadb.org/en/about-us/idb-financing/fund-for-special-operations-fso,6063.html>
- Inter-American Development Bank. (2014i). *Guarantees*. Retrieved from <http://www.iadb.org/en/about-us/idb-financing/guarantees-,6040.html>
- Inter-American Development Bank. (2014j). *History of the Inter-American Development Bank*. Retrieved from <http://www.iadb.org/en/about-us/history-of-the-inter-american-development-bank,5999.html>

Inter-American Development Bank. (2014k). *Knowledge Generation*. Retrieved from <http://www.iadb.org/en/about-us/knowledge-generation,7916.html>

Inter-American Development Bank. (2014l). *Lending and Grants*. Retrieved from <http://www.iadb.org/en/about-us/idb-financing/lending-and-grants,6028.html>

Inter-American Development Bank. (2014m). *Loans*. Retrieved from <http://www.iadb.org/en/about-us/idb-financing/loans-,6029.html>

Inter-American Development Bank. (2014n). *Mandates*. Retrieved from <http://www.iadb.org/en/about-us/mandates,6280.html>

Inter-American Development Bank. (2014o). *Monitoring Our Progress*. Retrieved from <http://www.iadb.org/en/topics/development-effectiveness/monitoring-our-progress,1244.html>

Inter-American Development Bank. (2014p). *Ninth Capital Increase (IDB-9)*. Retrieved from <http://www.iadb.org/en/capital-increase/ninth-capital-increase-idb-9,1874.html>

Inter-American Development Bank. (2014q). *Ordinary Capital Resources*. Retrieved from <http://www.iadb.org/en/about-us/idb-financing/ordinary-capital-resource-callable-capital-and-paid-in-capital-from-the-idb-member-countries,6092.html>

Inter-American Development Bank. (2014r). *Our Objectives, Goals and Sector Priorities*. Retrieved from <http://www.iadb.org/en/about-us/our-objectives-goals-and-sector-priorities,7914.html>

Inter-American Development Bank. (2014s). *Our Priorities and Areas of Action*. Retrieved from <http://www.iadb.org/en/about-us/our-priorities-and-areas-of-action,6007.html>

- Inter-American Development Bank. (2014t). *OVE History*. Retrieved from <http://www.iadb.org/en/office-of-evaluation-and-oversight/about-us-history,6727.html>
- Inter-American Development Bank. (2014u). *Private Sector Loans*. Retrieved from <http://www.iadb.org/en/about-us/idb-financing/private-sector-loans,6049.html>
- Inter-American Development Bank. (2014v). *Project Preparation Facilities*. Retrieved from <http://www.iadb.org/en/about-us/project-preparation-facilities,6010.html>
- Inter-American Development Bank. (2014w). *Public Sector Loans*. Retrieved from <http://www.iadb.org/en/about-us/idb-financing/public-sector-loans,6048.html>
- Inter-American Development Bank. (2014x). *What We Do*. Retrieved from <http://www.iadb.org/en/about-us/what-we-do,5997.html>
- Kelly, M. P. F. (1989). Gender and International Economic Development. *Sociological Forum, Vol. 4*. Retrieved from <http://link.springer.com/article/10.1007/BF01115066#page-1>
- Laqueur, T. (1994). *Making Sex: Body and Gender from the Greeks to Freud*. Boston, MA: Harvard University Press.
- Larrazábal, H. & Auger, P. (2014). Board of Executive Directors Policy and Evaluation Committee Minutes. Retrieved from <http://idbdocs.iadb.org/wsdocs/getdocument.aspx?docnum=38803152>
- Linn, J.F. (2013). Realizing the Potential of the Multilateral Development Banks. *Brookings*. Retrieved from <http://www.brookings.edu/research/articles/2013/09/multilateral-development-banks-linn>

- Mariotto, F., Zanni, P. & Moraes, G. (2014). What is the Use of a Single-Case Study in Management Research?. *Revista de Administração de Empresas FGV-EAESP*. Retrieved from <http://dx.doi.org/10.1590/S0034-759020140402>
- Maxwell, J. A. (2008). Designing a Qualitative Study. *Applied Research Designs*. Retrieved from [http://corwin.com/upm-data/23772\\_Ch7.pdf](http://corwin.com/upm-data/23772_Ch7.pdf)
- McElhinny, V. & Miller, A. (2009). Inter-American Development Bank Must Enact Reforms Before Replenishment. Retrieved from <http://www.bicusa.org/en/Document.101289.pdf>
- Mead, Margaret. (1935). *Sex and temperament in three primitive societies*. New York: William Morrow
- Moore, K.A. & Metz, A. (2008). Random Assignment Evaluation Studies: A Guide For Out-Of-School Time Program Practitioners. Retrieved from <http://www.childtrends.org/wp-content/uploads/2008/01/Random-Assignment-Evaluations.pdf>
- Multilateral Investment Fund. (2014). *Integrating a Gender Perspective into the MIF's Youth Projects*. Retrieved from <http://services.iadb.org/mifdoc/website/publications/57b20343-fc17-447a-9aef-8e67cba93d83.pdf>
- Nelson, R. M. (2013). Multilateral Development Banks: Overview and Issues for Congress. *Congressional Research Service*. Retrieved from <http://fas.org/sgp/crs/row/R41170.pdf>
- Oakley, A. (1972). *Sex, gender and society*. London: Temple Smith
- Ortner, S. (1974). Is female to male as nature is to culture? In M.Z. Rosaldo and L. Lamphere (eds). *Woman, culture, and society*. Retrieved from [http://www.radicalanthropologygroup.org/old/class\\_text\\_049.pdf](http://www.radicalanthropologygroup.org/old/class_text_049.pdf)

- OVE. (2009). Evaluability Review of Bank Projects. Retrieved from <http://idbdocs.iadb.org/wsdocs/getdocument.aspx?docnum=35594535>
- OVE. (2012). Evaluability Review of Bank Projects. Retrieved from [http://publications.iadb.org/bitstream/handle/11319/6483/Evaluability\\_Review\\_of\\_Bank\\_Projects\\_2012.pdf?sequence=1](http://publications.iadb.org/bitstream/handle/11319/6483/Evaluability_Review_of_Bank_Projects_2012.pdf?sequence=1)
- Oxfam. (2014). Quick guide to gender analysis. Retrieved from <http://policy-practice.oxfam.org.uk/publications/quick-guide-to-gender-analysis-312432>
- Scott, J. (1986). Gender: A Useful Category of Historical Analysis. *The American Historical Review, Vol. 91*. Retrieved from [http://facultypages.morris.umn.edu/~deanej/UMM%20Home%20Page/2001/Readings/Gender/Scott\\_Useful%20Category.pdf](http://facultypages.morris.umn.edu/~deanej/UMM%20Home%20Page/2001/Readings/Gender/Scott_Useful%20Category.pdf)
- Sen, A. (1992). Inequality Explained. Retrieved from [http://books.google.com.br/books?hl=en&lr=&id=D6\\_eCfTK6-oC&oi=fnd&pg=PA1&dq=amartya+sen&ots=GK2VrJzNIN&sig=JcGl316rGz1Hs0agoXfe5JAhtew#v=onepage&q=poverty&f=false](http://books.google.com.br/books?hl=en&lr=&id=D6_eCfTK6-oC&oi=fnd&pg=PA1&dq=amartya+sen&ots=GK2VrJzNIN&sig=JcGl316rGz1Hs0agoXfe5JAhtew#v=onepage&q=poverty&f=false)
- Sharp, J., Briggs, J., Yacoubt, H., & Hamedt, N. (2003). Doing gender and development: *Understanding* empowerment and local gender relations. *Transactions of the Institute of British Geographers, Vol 28, 281-295*. Retrieved from <http://www.jstor.org/stable/3804577>
- Smyth, I. (2007). Talking of gender: Words and meanings in development organisations. *Development in Practice, Vol 17, 582-588*. Retrieved from <http://www.jstor.org/discover/10.2307/25548256?uid=2&uid=4&sid=21103553864431>
- Tellis, W. (1997). Application of a Case Study Methodology. Retrieved from <http://www.nova.edu/ssss/QR/QR3-3/tellis2.html?ref=dizinler.com>

- The World Bank. (2012). World development report 2012: Gender equality and *development*. Retrieved from <http://siteresources.worldbank.org/INTWDR2012/Resources/7778105-1299699968583/7786210-1315936222006/Complete-Report.pdf>
- The Economist (2013). Sex and Equality. *Graphic Detail: Charts, Maps and Infographics*. Retrieved from <http://www.economist.com/blogs/graphicdetail/2013/10/daily-chart-18>
- Thomson Reuters. (2011). The World at 7 Billion – Women and Development. *Thomson Reuters Blog*. Retrieved from <http://blog.thomsonreuters.com/index.php/the-world-at-7-billion-women-and-development/>
- Törnqvist, A. (2006). Evaluation of the Implementation of the IDB Gender Mainstreaming Action Plan, March 2003-June 2005. *Inter-American Development Bank*. Retrieved from <http://idbdocs.iadb.org/wsdocs/getdocument.aspx?docnum=917305>
- UN Women. (2001). Concepts and Definitions. *United Nations Entity for Gender Equality and the Empowerment of Women*. Retrieved from <http://www.un.org/womenwatch/osagi/conceptsanddefinitions.htm>
- Waal, M. (2006). Evaluating gender mainstreaming in development projects. *Development in Practice, Vol 16*, 209-214. Retrieved from <http://academic.udayton.edu/richardghere/NGO%20Man/de%20Waal.pdf>
- Werker, E. (2012). 4M: Four-Markets Analysis for Emerging Economies. *Harvard Business School*.
- Yin, R. K. (2009). Case Study Research: Design and Methods. Applied Social Research Method Series, Vol. 5. Retrieved from <http://faculty.washington.edu/swhiting/pols502/Yin.pdf>

Zamora, A. E., Vásquez, M. I. & Espino, A. (2012). Trade and Gender: Advances in the Process of Gender Mainstreaming in Trade Operations. *Inter-American Development Bank*. Retrieved from <http://idbdocs.iadb.org/wsdocs/getdocument.aspx?docnum=37602230>

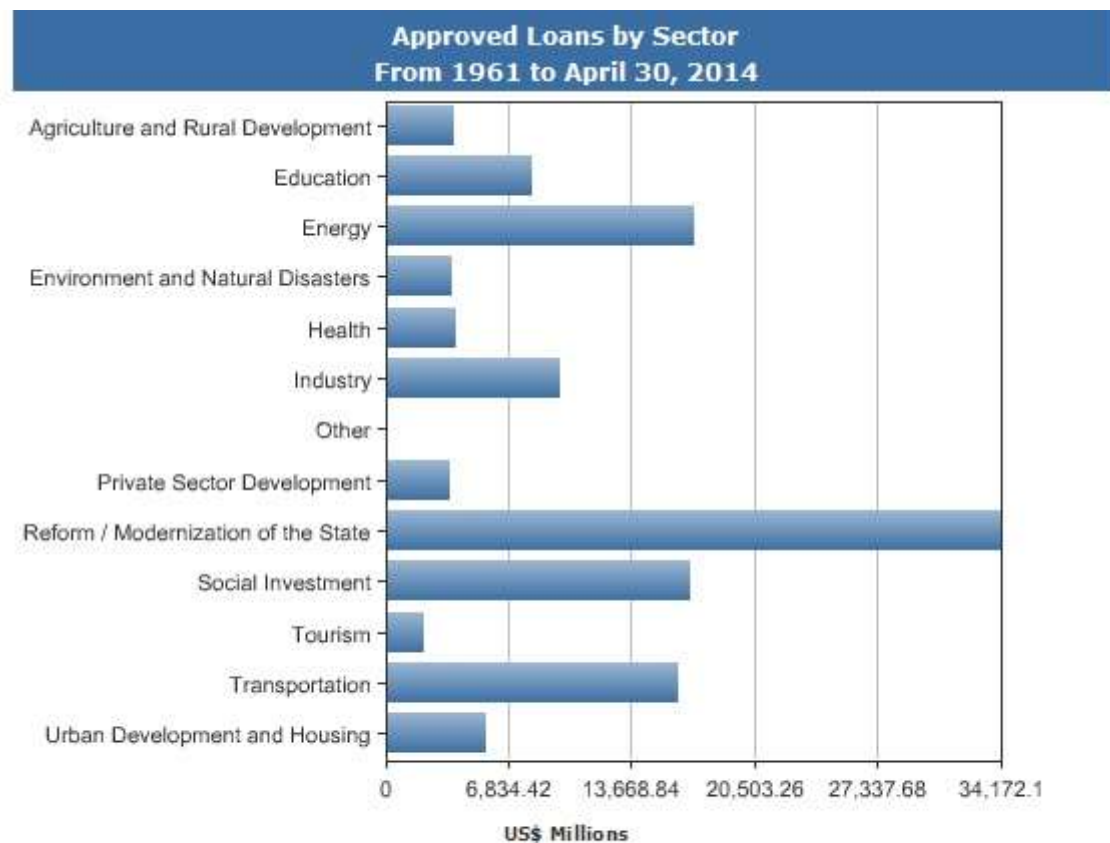


## Annex 1

### Operational Summary

The following graphs show some of the Bank's operations to date, according to country or sector.

Graph 1. Approved Loans by Sector/Subsector



**Note:** Click on a sector to display the distribution by sub-sector.

Totals include syndicated private-sector "B-loans."

Graph 2. Approved Loans by Country, Fund and Year

**Approved Loans by Country and Fund**  
**From 1961 to April 30, 2014. Amounts in US\$ millions**

Country	Ordinary Capital	Fund for Special Operations	Funds under Administration	Total	%
Argentina	32,231.7	644.9	58.3	32,934.9	14.5
Bahamas	666.6	0.0	2.1	668.7	0.3
Barbados	631.4	42.8	19.1	693.3	0.3
Belize	183.4	0.0	0.1	183.5	0.1
Bolivia	1,190.2	2,295.5	1,618.0	5,103.7	2.3
Brazil	45,754.9	1,555.9	138.2	47,449.0	20.9
Chile	5,298.0	203.3	65.1	5,566.4	2.5
Colombia	18,063.7	747.2	146.3	18,957.2	8.4
Costa Rica	4,529.7	351.8	239.8	5,121.3	2.3
Dominican Republic	4,748.4	710.9	89.9	5,549.2	2.5
Ecuador	6,325.2	938.2	167.6	7,431.0	3.3
El Salvador	4,065.7	750.3	215.6	5,031.6	2.2
Guatemala	3,593.3	628.2	507.6	4,729.1	2.1
Guyana	97.0	906.6	244.2	1,247.8	0.6
Haiti	7.0	1,105.6	1,300.5	2,413.1	1.1
Honduras	622.8	2,107.5	1,213.4	3,943.7	1.7
Jamaica	2,858.7	163.8	217.4	3,239.9	1.4
Mexico	31,283.9	559.0	223.8	32,066.7	14.2
Nicaragua	380.7	2,059.8	1,119.5	3,560.0	1.6
Panama	4,644.0	280.0	68.1	4,992.1	2.2
Paraguay	2,188.1	581.3	495.0	3,264.4	1.4
Peru	10,267.8	418.1	242.2	10,928.1	4.8
Regional	4,700.5	224.0	95.8	5,020.3	2.2
Suriname	477.6	2.0	71.7	551.3	0.2
Trinidad and Tobago	1,907.8	30.6	28.2	1,966.6	0.9
Uruguay	6,775.4	104.1	84.4	6,963.9	3.1
Venezuela	6,839.3	101.4	72.9	7,013.6	3.1
<b>Total</b>	<b>200,332.8</b>	<b>17,512.8</b>	<b>8,744.8</b>	<b>226,590.4</b>	<b>100%</b>

**Note:** Click on a country to display the distribution by year.

Graph 3. Approved Loans by Country, current and previous Year

**Approved Loans by Country**  
**Years 2013 and 2014 (Until April 30, 2014). Amounts in US\$ millions**

Country	Last Year (2013)	Current Year (2014)
Argentina	1,264.0	0.0
Bolivia	396.8	43.0
Brazil	3,408.3	169.5
Chile	435.8	0.0
Colombia	1,084.0	32.0
Costa Rica	690.0	0.0
Dominican Republic	661.0	0.0
Ecuador	502.0	150.0
El Salvador	370.0	0.0
Guatemala	211.0	0.0
Guyana	16.9	0.0
Haiti	192.0	0.0
Honduras	285.1	2.0
Jamaica	25.0	140.0
Mexico	2,110.9	65.0
Nicaragua	236.5	0.0
Panama	286.5	320.0
Paraguay	288.2	0.0
Peru	225.0	43.5
Regional	408.5	200.0
Suriname	175.0	0.0
Trinidad and Tobago	159.5	0.0
Uruguay	773.3	14.5
<b>Total</b>	<b>14,205.3</b>	<b>1,179.5</b>

**Note:** Click on a year (column title) to display the distribution by fund.

Totals include syndicated private-sector "B-loans."

Graph 4. Approved Loans by Sector and Year

**Approved Loans by Sector from 1961 to April 30, 2014**  
Amounts in US\$ millions

Sector	Amount
Agriculture and Rural Development	3,860.9
Education	8,231.3
Energy	17,211.3
Environment and Natural Disasters	3,712.2
Health	4,000.9
Industry	9,730.1
Private Sector Development	3,596.9
Reform / Modernization of the State	34,172.1
Social Investment	16,984.3
Tourism	2,158.9
Transportation	16,261.8
Urban Development and Housing	5,664.0
Other	174.4
<b>Total</b>	<b>125,759.1</b>

**Note:** Click on a sector to display the distribution by year.

Totals include syndicated private-sector "B-loans."

Graph 5. Approved Loans by Sector, current and previous Year

**Loans by Sector**  
**Years 2013 and 2014 (Until April 30, 2014). Amounts in US\$ millions**

Sector	Last Year (2013)	Current Year (2014)
Agriculture and Rural Development	227.0	38.5
Education	735.9	0.0
Energy	520.0	170.0
Environment and Natural Disasters	177.7	0.0
Health	752.5	43.0
Industry	4.0	0.0
Private Sector Development	499.7	60.0
Reform / Modernization of the State	2,319.5	137.0
Social Investment	1,527.2	0.0
Tourism	185.2	0.0
Urban Development and Housing	575.4	0.0
<b>Total</b>	<b>7,524.1</b>	<b>448.5</b>

**Note:** Click on a sector to display the distribution by sub-sector.

Totals include syndicated private-sector "B-loans."

Graph 6. Approved TC Operations by Country and Year

**Approved Technical Cooperation by Country**  
**From 1960 to April 30, 2014. Amounts in 1000 US\$**

Country	Total
Argentina	159,830.8
Bahamas	29,403.8
Barbados	35,948.6
Belize	24,486.9
Bolivia	162,280.1
Brazil	367,862.9
Chile	84,858.9
Colombia	216,450.6
Costa Rica	94,908.3
Dominican Republic	101,024.9
Ecuador	139,206.1
El Salvador	124,451.9
Guatemala	130,930.7
Guyana	84,944.5
Haiti	263,673.7
Honduras	141,024.2
Jamaica	80,871.1
Mexico	146,584.3
Nicaragua	149,159.4
Panama	87,387.4
Paraguay	130,096.3
Peru	228,902.9
Regional	1,493,501.3
Regional Support	73,136.1
Suriname	47,642.3
Trinidad and Tobago	45,909.7
Uruguay	101,937.3
Venezuela	23,096.2
<b>Total</b>	<b>4,769,511.2</b>

**Note:** Click on a country to display the distribution by year.

Graph 7. Approved TC Operations, current and previous Year

**Approved Technical Cooperation by Country  
Years 2013 and 2014 (Until April 30, 2014). Amounts in 1000 US\$**

<b>Country</b>	<b>Last Year (2013)</b>	<b>Current Year (2014)</b>
Argentina	6,890.6	150.0
Bahamas	2,259.8	156.4
Barbados	8,695.7	156.4
Belize	1,576.2	967.0
Bolivia	11,491.6	2,430.8
Brazil	52,631.4	4,181.5
Chile	4,036.6	800.0
Colombia	11,415.8	3,411.8
Costa Rica	2,743.8	585.3
Dominican Republic	5,051.2	1,140.6
Ecuador	8,571.1	2,263.1
El Salvador	5,968.8	1,062.8
Guatemala	11,778.4	1,721.9
Guyana	9,351.9	752.8
Haiti	12,291.6	966.6
Honduras	7,411.2	2,202.6
Jamaica	1,623.6	823.2
Mexico	16,607.8	1,233.0
Nicaragua	13,952.3	2,057.1
Panama	7,588.5	203.3
Paraguay	6,668.6	1,912.8
Peru	9,283.7	4,112.2
Regional	129,273.3	25,170.2
Suriname	2,184.4	598.6
Trinidad and Tobago	2,611.4	1,217.4
Uruguay	5,705.2	703.3
Venezuela	1,030.0	300.0
<b>Total</b>	<b>358,694.5</b>	<b>61,280.7</b>

Graph 8. Disbursement Balances by Country and Fund

**Cumulative Loan Disbursements by Country and Fund  
From 1961 to April 30,2014. Amounts in US\$ millions**

<b>Country</b>	<b>Ordinary Capital</b>	<b>Fund for Special Operations</b>	<b>Funds under Administration</b>	<b>Total</b>	<b>%</b>
Argentina	27,738.8	644.9	57.6	28,441.3	14.7
Bahamas	552.4	0.0	2.1	554.5	0.3
Barbados	463.1	42.8	19.1	525.0	0.3
Belize	162.5	0.0	0.1	162.6	0.1
Bolivia	1,162.2	2,247.8	745.9	4,155.9	2.2
Brazil	37,159.8	1,555.9	135.6	38,851.3	20.1
Chile	4,912.3	203.3	61.3	5,176.9	2.7
Colombia	16,413.4	747.2	76.3	17,236.9	8.9
Costa Rica	2,854.1	351.8	164.8	3,370.7	1.7
Dominican Republic	3,901.2	710.9	89.9	4,702.0	2.4
Ecuador	5,022.9	938.2	167.6	6,128.7	3.2
El Salvador	3,436.6	750.3	218.7	4,405.6	2.3
Guatemala	3,259.3	628.2	412.4	4,299.9	2.2
Guyana	97.0	895.7	152.1	1,144.8	0.6
Haiti	3.0	1,105.6	777.4	1,886.0	1.0
Honduras	574.8	2,096.2	736.5	3,407.5	1.8
Jamaica	2,609.3	163.8	206.4	2,979.5	1.5
Mexico	28,337.3	559.0	203.6	29,099.9	15.1
Nicaragua	317.7	2,059.8	693.5	3,071.0	1.6
Panama	3,784.6	280.0	58.1	4,122.7	2.1
Paraguay	1,749.9	581.3	253.7	2,584.9	1.3
Peru	9,490.3	418.1	240.2	10,148.6	5.3
Regional	3,714.6	224.0	69.0	4,007.6	2.1
Suriname	372.2	2.0	71.7	445.9	0.2
Trinidad and Tobago	1,391.8	30.6	28.4	1,450.8	0.8
Uruguay	5,416.0	104.1	62.7	5,582.8	2.9
Venezuela	5,197.0	101.4	72.9	5,371.3	2.8
<b>Total</b>	<b>170,094.1</b>	<b>17,442.9</b>	<b>5,777.6</b>	<b>193,314.6</b>	<b>100%</b>

Graph 9. Disbursements during current Year by Country and Fund



**Loan Disbursements by Country and Fund for the Current Year (Until April 30, 2014)**  
**Amounts in 1000 US\$**

Country	Ordinary Capital	Fund for Special Operations	Funds under Administration	Total	%
Argentina	141,146.9	0.0	9.4	141,156.3	6.4
Bahamas	8,457.3	0.0	0.0	8,457.3	0.4
Barbados	627.9	0.0	0.0	627.9	0.0
Belize	551.5	0.0	0.0	551.5	0.0
Bolivia	0.0	376.4	19,683.5	20,059.9	0.9
Brazil	381,222.6	0.0	0.0	381,222.6	17.2
Chile	19,878.0	0.0	0.0	19,878.0	0.9
Colombia	28,493.2	0.0	0.0	28,493.2	1.3
Costa Rica	224,432.8	0.0	0.0	224,432.8	10.2
Dominican Republic	15,775.3	0.0	0.0	15,775.3	0.7
Ecuador	90,015.3	0.0	0.0	90,015.3	4.1
El Salvador	4,500.0	0.0	0.0	4,500.0	0.2
Guatemala	27,433.5	0.0	0.0	27,433.5	1.2
Guyana	0.0	1,397.6	5,167.9	6,565.5	0.3
Haiti	0.0	0.0	54,587.9	54,587.9	2.5
Honduras	2,000.0	63.7	5,067.4	7,131.1	0.3
Jamaica	158,806.2	0.0	0.0	158,806.2	7.2
Mexico	167,495.4	0.0	0.0	167,495.4	7.6
Nicaragua	0.0	0.0	22,357.9	22,357.9	1.0
Panama	324,451.0	0.0	0.0	324,451.0	14.7
Paraguay	24,190.2	0.0	28,114.3	52,304.5	2.4
Peru	98,857.1	0.0	2,500.0	101,357.1	4.6
Regional	230,892.1	0.0	3,003.3	233,895.4	10.6
Suriname	11,194.7	0.0	0.0	11,194.7	0.5
Trinidad and Tobago	1,081.3	0.0	0.0	1,081.3	0.1
Uruguay	84,111.2	0.0	19,591.4	103,702.6	4.7
Venezuela	4,213.4	0.0	0.0	4,213.4	0.2
<b>Total</b>	<b>2,049,826.9</b>	<b>1,837.7</b>	<b>160,083.0</b>	<b>2,211,747.6</b>	<b>100%</b>