

TOOLKIT

GENDER ISSUES IN
MONITORING AND EVALUATION
IN AGRICULTURE

NOVEMBER 2012



THE WORLD BANK

GENDER ISSUES IN MONITORING AND EVALUATION IN AGRICULTURE

Part I

Integrating Gender
into Agricultural
Development Projects

Part II

Monitoring and
Evaluation Examples from
Agricultural Subsectors



THE WORLD BANK

© 2012 International Bank for Reconstruction and Development / International Development Association or
The World Bank
1818 H Street NW
Washington DC 20433
Telephone: 202-473-1000
Internet: www.worldbank.org

This work is a product of the staff of The World Bank with external contributions. The findings, interpretations, and conclusions expressed in this work do not necessarily reflect the views of The World Bank, its Board of Executive Directors, or the governments they represent.

The World Bank does not guarantee the accuracy of the data included in this work. The boundaries, colors, denominations, and other information shown on any map in this work do not imply any judgment on the part of The World Bank concerning the legal status of any territory or the endorsement or acceptance of such boundaries.

Rights and Permissions

The material in this work is subject to copyright. Because The World Bank encourages dissemination of its knowledge, this work may be reproduced, in whole or in part, for noncommercial purposes as long as full attribution to this work is given.

Any queries on rights and licenses, including subsidiary rights, should be addressed to the Office of the Publisher, The World Bank, 1818 H Street NW, Washington, DC 20433, USA; fax: 202-522-2422; e-mail: pubrights@worldbank.org.

Cover photo: Simone D. McCourtie/World Bank. Woman raises hand to speak at a community meeting in Aurangabad, India.

TABLE OF CONTENTS

PART I: INTEGRATING GENDER INTO AGRICULTURAL DEVELOPMENT PROJECTS	1
Integrating Gender into Monitoring and Evaluation	1
Why Integrate Gender into Agricultural Development Projects?	1
Why Integrate a Gender Dimension into Monitoring and Evaluation?	2
How to Integrate Gender into Monitoring and Evaluation	2
Further Reading	5
Note A	6
Note B	7
Note C	8
Note D	9
Note E	10
PART II: MONITORING AND EVALUATION EXAMPLES FROM AGRICULTURAL SUBSECTORS	11
Agro-Enterprise Development	12
Rationale for Integrating Gender into Agro-Enterprise Development Projects	12
Example of a Gender-Integrated Project: Women Entrepreneurs in Agro-Enterprises	13
Agricultural Research, Extension, and Education	14
Rationale for Integrating Gender into AKIS Projects	14
Example of a Gender-Integrated Project: Women and Technology Adoption	15
Land Policy and Administration	16
Rationale for Integrating Gender into Land Policy and Administration Projects	16
Example of a Gender-Integrated Project: Strengthening and Preserving Women’s Rights in Land Titling	17
Livestock Development	18
Rationale for Integrating Gender into Livestock Development Projects	18
Example of a Gender-Integrated Project: Women and Pastoral Development Initiatives	19
Sustainable Agriculture and Natural Resource Management	20
Rationale for Integrating Gender into Sustainable Agriculture and Natural Resource	
Management Projects	20
Example of a Gender-Integrated Project: Women Participating in Watershed Management	21
Rural Finance	22
Rationale for Integrating Gender into Rural Finance Projects	22
Example of a Gender-Integrated Project: Microcredit for Women	23
References and Resources	24

LIST OF TABLES, FIGURES, AND PHOTOS

TABLES

Table 1:	An Example of a Gender-Integrated Results Framework for an Agricultural Development Project	6
Table 2:	Arrangements for Results Monitoring	6
Table 3:	Checklist for Gender Rating of Operations.	8
Table 4:	Example of a Gender Annex to the AM. Agreed Gender-Responsive Actions, Annex to Aide Memoire, Irrigation Development Support Program (IDSP), Zambia, 2011	9
Table 5:	Suggested Data-Collection and Analysis Methods.	10
Table 6:	Checklist of Gender-Related Issues and Activities during the Project Cycle	12
Table 7:	Suggested Gender-Related Outcome and Impact Indicators	12
Table 8:	Results Framework.	13
Table 9:	Arrangements for Results Monitoring	13
Table 10:	Checklist of Gender-Related Issues and Activities during the Project Cycle	14
Table 11:	Suggested Gender-Related Outcome and Impact Indicators	15
Table 12:	Results Framework.	15
Table 13:	Arrangements for Results Monitoring	15
Table 14:	Checklist of Gender-Related Issues and Activities during the Project Cycle	16
Table 15:	Suggested Gender-Related Outcome and Impact Indicators	17
Table 16:	Results Framework.	17
Table 17:	Arrangements for Results Monitoring	17
Table 18:	Checklist of Gender-Related Issues and Activities during the Project Cycle	18
Table 19:	Suggested Gender-Related Outcome and Impact Indicators	19
Table 20:	Results Framework.	19
Table 21:	Arrangements for Results Monitoring	19
Table 22:	Checklist of Gender-Related Issues and Activities during the Project Cycle	20
Table 23:	Suggested Gender-Related Outcome and Impact Indicators	20
Table 24:	Results Framework.	21
Table 25:	Arrangements for Results Monitoring	21
Table 26:	Checklist of Gender-Related Issues and Activities during the Project Cycle	22
Table 27:	Suggested Gender-Related Outcome and Impact Indicators	23
Table 28:	Results Framework.	23
Table 29:	Arrangements for Results Monitoring	23

FIGURES

Figure 1:	Key Issues to Consider Throughout the Project Cycle	4–5
------------------	---	-----

PHOTOS

Photo 1:	Community Group in Nhanpfluine, Mozambique	1
Photo 2:	Woman from Ghana Carrying a Bowl	2
Photo 3:	Chinese Woman Crafting a String	3
Photo 4:	Indonesian Farmer	5
Photo 5:	Picking Crops in Cyprus	11
Photo 6:	Women Returning Home from Market with Purchases in Bangladesh	24
Photo 7:	At Home in Mozambique.	24

Part I: **INTEGRATING GENDER INTO AGRICULTURAL DEVELOPMENT PROJECTS—A FOCUS ON RESULTS-BASED MONITORING AND EVALUATION**

The World Bank aims to reduce gender disparities and inequalities by enhancing women's participation in economic development. It assists member countries in formulating and implementing their gender and development goals (Operational Policy [OP] 4.20).

The *World Development Report 2012: Gender Equality and Development* (World Bank, 2012c) argues that greater gender equality is not just the right thing to do but also smart economics. It also highlights the need to improve the availability of quality gender-disaggregated data and supports more experimentation and systematic evaluation.

In its 2010–2011 report *The State of Food and Agriculture: Women in Agriculture*, the Food and Agricultural Organization (FAO) emphasizes that achieving gender equality and empowering women in agriculture is crucial for agricultural development and food security (FAO, 2011). It calls for improved collection and analysis of baseline data with monitoring and evaluation (M&E) of gender impacts.

Since 2003, the World Bank has been using a results-based M&E framework that focuses on the Project Development Objective (PDO) and expected intermediate outcomes from each project component, rather than focusing only on monitoring inputs and outputs. The aim is to provide managers and decision makers with an understanding of project failure or success in reaching its desired outcomes (Note A).

In July 2010, new guidelines for core sector indicators were issued through the World Bank Results Platform. In 2012 indicators for agriculture were added. The guidelines introduced a range of gender-sensitive indicators required for investment projects (World Bank, 2012a) (Note B).

INTEGRATING GENDER INTO MONITORING AND EVALUATION

This toolkit has been developed to assist project task teams, borrowers, and partners to recognize and address gender

Photo 1: Community Group in Nhanpfuine, Mozambique



Source: Eric Miller.

concerns in designing rural development projects and to monitor and evaluate results, outcomes, and impact on achieving overall rural well-being. To further this, the Agriculture Action Plan 2013–2015 (World Bank, 2012b) aims to include gender-related analysis in 100% of its projects and gender-related actions and M&E in 75% of its projects (Note C).

WHY INTEGRATE GENDER INTO AGRICULTURAL DEVELOPMENT PROJECTS?

- Economic productivity of the rural poor is largely about enabling women to realize their full potential and improve their own and their families' quality of life.
- Women represent the majority of the rural poor (up to 70%), especially where migration, marital instability, male mortality, and single parenthood have left them as heads of household.
- Although many times it goes unrecognized, women play a major role in the livelihood and survival strategies of poor rural households.
- Women have proven to be a driving force in achieving project effectiveness and reducing poverty.

- Research shows that better nutritional outcomes and welfare gains can be achieved from improving women's education level, access to resources, and control over income.

WHY INTEGRATE A GENDER DIMENSION INTO MONITORING AND EVALUATION?

- Gender-sensitive M&E in a results-based framework reveals the extent to which a project has achieved improvements in the lives and overall social and economic well-being of women and men.
- It also helps to improve project performance during implementation, facilitates midterm adjustments, and helps to derive lessons for future projects.

Monitoring is defined as “the continuous assessment of project implementation in relation to agreed schedules and of the use of inputs, infrastructure, and services by project beneficiaries.”

Evaluation is defined as “periodic assessment of the relevance, performance, efficiency, and impact (expected and unexpected) of the project in relation to stated objectives.”

Results-based monitoring and evaluation is described further by Kusek and Rist (2004) in *Ten Steps to a Results-Based Monitoring and Evaluation System*.

HOW TO INTEGRATE GENDER INTO MONITORING AND EVALUATION

Figure 1 shows the key gender issues to consider throughout the project cycle. To ensure proper gender mainstreaming in M&E throughout the cycle and at all levels, every project should:

- Ensure that guidelines and human and institutional arrangements are in place to support sound gender-sensitive M&E at national, local, and project levels.
- Ensure that the goals or objectives of the program or project reflect both women's and men's needs and priorities.
- Establish M&E mechanisms that will collect baseline data and record and track gender differences.
- Insist that project staff make specific and adequately detailed references to gender in Implementation Status and Results Reports (ISRs) and Aide Memoires and Implementation Completion Reports (ICRs) (Note D).

- Ensure that World Bank and project staff obtain the training and tools to understand gender and the reasons for gender-sensitive monitoring.
- Monitor and measure benefits as well as adverse effects on men and women separately whenever possible and check whether the needs and interests of women and men are still being considered during implementation.

An effective gender-sensitive M&E system in rural development projects requires that the following key activities be undertaken at different points of the project cycle.

Stage 1—Identification and Preparation

- Ensure that the benchmark survey or baseline study is gender sensitive.
- Conduct an initial stocktaking: Who are the stakeholders? What are their activities? What is their capacity? What are their roles and needs?

Photo 2: Woman from Ghana Carrying a Bowl



Source: Curt Carnemark.

- Identify gender-related goals and priorities based on available information and consultation with stakeholders.
- Conduct a gender-sensitive social analysis or assessment.
- Assess the institutional capacity for integrating gender into development activities.

Stage 2—Design and Appraisal

- Plan for developing capacity to address gender issues and to monitor and evaluate progress and outcomes.
- Set up an M&E system. Adopt a gender-sensitive logical framework or results framework as included in the Project Appraisal Document (PAD) (Note A); select and design gender-sensitive indicators (Note B, Part II).
- Develop or select “best” data-collection methods and decide on timing (Note E).
- Decide how to organize reporting and feedback processes.

Photo 3: Chinese Woman Crafting a String



Source: Curt Carnemark.

- Identify who will collect and analyze information, who will receive it, and how it will be used to guide implementation.

Stage 3—Implementation

- Develop capacity to integrate, monitor, and evaluate gender-related issues.
- Collect gender-sensitive data based on the selected indicators.
- Monitor progress against outcome targets set for the period under evaluation.
- Feed results back into the system to allow for mid-term corrections.
- Assess progress and make corrections if needed to obtain expected gender-related outcomes.

Stage 4—Completion

- Assess the outcomes and impact of gender integration in the overall context of the project.
- Assess the outcomes and impact of project interventions on women and men.
- Derive and share lessons that can feed into the overall rural development goals and objectives.
- Include gender-differentiated results in reporting lessons learned from implementation.

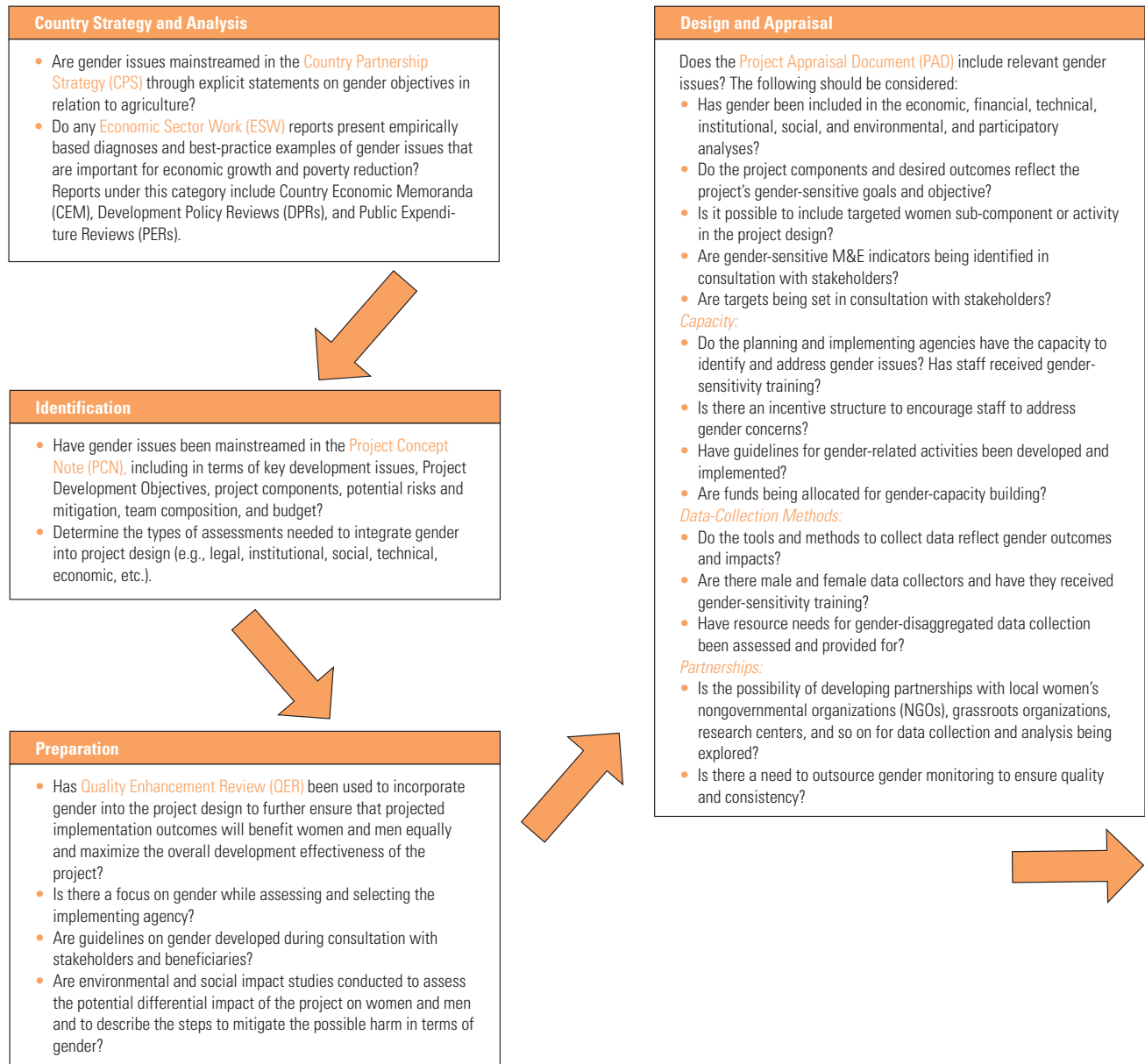
FIGURE 1: Key Issues to Consider Throughout the Project Cycle

FIGURE 1: Key Issues to Consider Throughout the Project Cycle (Continued)

Implementation	Completion—Evaluation
<p>Does the Project Implementation Manual include relevant gender issues, also reported in Project Implementation Status and Results Reports (ISRs) (Note D)? The following should be considered:</p> <ul style="list-style-type: none"> • Do guides and procedural manuals incorporate gender-equity considerations into the methods to be followed by staff? • Is the gender-equity objective reflected in the development of procedures for results-based management (RBM)? • Are gender equity and women's empowerment measures and indicators part of the mainstream reporting structure and evaluation processes rather than a separate system? • Are statistical systems and project-monitoring systems that provide gender-disaggregated data being maintained? • Is gender equity addressed in all training and staff development initiatives? • Have appropriate gender-sensitive indicators for monitoring been developed, and are they being reported on? • Are gender evaluations through checklists and scorecards being carried out and used to guide further activities? • Are partner organizations being strengthened so they can carry out gender audits and self-assessments of their own organizations? <p>Project Implementation Manual (PIM)</p> <ul style="list-style-type: none"> • Were women consulted? Is there a need for involving women staff in the project to improve means of consulting women? • Have women participated in the design process? • What are the ways or means that would encourage women to participate further in the project? • What is the number of women in decision-making positions? What is their level of training? • Was a strategy worked out on how to explain to all beneficiaries that impacts will be positive on the society as a whole? 	<p>Does the Implementation Completion Report (ICR) include relevant gender issues? The following should be considered:</p> <ul style="list-style-type: none"> • Did both men and women participate in the project and in decision making? Did both men and women receive the benefits and in what ways? Do we have the data? • What were major outcomes? How did they affect men and women? • Did the project produce the intended benefits for men and women? How do the outcomes compare to the targets? What factors account for any variation in outcomes? • How did the risk indicators/critical assumptions about gender interact with the project's inputs in support or hindrance of project progress? • How can gender outcomes and impacts be increased or stabilized? • How did project beneficiaries, male and female, respond to the interventions? • What are the realistic prospects of sustaining the benefit stream in the long term?

**Photo 4: Indonesian Farmer**

Source: Curt Carnemark.

FURTHER READING

Gender in Ag, <http://www.genderinag.org>.

Gender in Agriculture Sourcebook (World Bank, Food and Agricultural Organization [FAO], and International Fund for Agricultural Development [IFAD], 2009).

NOTE A**Gender Integration in a Typical Agricultural Development Project: Results Framework, Annex 1 of PAD**

The Project Appraisal Document (PAD) is the final product of a successful project-planning process. For M&E, the PAD requires both a results framework and a description of M&E arrangements. The structure is shown by way of a hypothetical example in the tables.

When developing the framework, one should pay particular attention to the following:

- Develop a clearly defined PDO to illustrate the principal outcome with respect to the primary target group.

- Make sure that the project components contribute to achieving the PDO, including through secondary target groups.
- Select indicators, including those that address gender, for the PDO and intermediate outcomes.
- Decide how tracking results would guide in midcourse corrections of project implementation.

(See also the accompanying table for further suggestions on how to integrate gender in the project design.)

Table 1: An Example of a Gender-Integrated Results Framework for an Agricultural Development Project

PROJECT DEVELOPMENT OBJECTIVE (PDO)	PROJECT OUTCOME INDICATORS	USE OF PROJECT OUTCOME INFORMATION
Statement of Project Development Objective	List of outcome indicator(s) at PDO level	Specify use/purpose of monitoring specific indicators and use of findings (PDO level)
Agricultural producers increase the adoption of profitable and environmentally sound technologies	For example, percentage/number of women and men producers who have adopted environmentally sound technologies by year x	If the rate of technology adoption by women and men is lower than y% by specified target date, Outcomes 1 and 2 must be reviewed for efficiency
INTERMEDIATE OUTCOMES	INTERMEDIATE OUTCOME INDICATORS	USE OF INTERMEDIATE OUTCOME MONITORING
Statement of outcomes per component	List of outcome indicator(s) per component	Specify use/purpose of monitoring specific indicators and use of findings (component level)
Outcome 1: Extension service providers have an improved understanding of client needs and how to respond to them	For example, percentage/number of women and men producers satisfied with access to and quality of extension services	If the rate of satisfaction is lower than y% by the specified target dates, the activities under Component 1 will be adjusted as needed
Outcome 2: National research institutes have increased resources to conduct research in identified priority areas	For example, percentage of priority research funds allocated to research in priority areas	If the proportion is lower than envisioned, the situation will be analyzed and corrected

Table 2: Arrangements for Results Monitoring

PROJECT OUTCOME INDICATORS	TARGET VALUES						DATA COLLECTION AND REPORTING		
	BASELINE	YR1	YR2	YR3	YR4	YR5	FREQUENCY AND REPORTS	DATA-COLLECTION INSTRUMENTS	RESPONSIBILITY FOR DATA COLLECTION
Percentage/number of women and men producers who have adopted environmentally sound technologies by year x	W: 0% M: 5%	5% 7%	8% 10%	15%	35%	60%	Annual	For example, project-monitoring system consultant field reports; reports; supervision reports; midterm review, case studies, repeated field surveys against baseline	Project Coordination Unit
Outcome 1: Percentage/number of women and men producers satisfied with access to and quality of extension services	W: 10% M: 30%	20% 40%	40% 60%	50% 70%	70% 80%	90%	Annual	For example, project-monitoring system reports; farmer satisfaction surveys; supervision reports; annual reports of research institutes; midterm and completion reviews	Project Coordination Unit
Outcome 2: Percentage of priority research funds allocated to research in priority areas	2%	10%	20%	30%	35%	40%	Annual		Project Coordination Unit

NOTE B**Rural-Development-Related Core Sector Indicators from World Bank's Results Platform, Operations Policy and Country Services (OPCS)**

The World Bank guidance document for core sector indicators encourages all projects to identify and measure the number of project beneficiaries and specify what percentage of the beneficiaries are female. In addition to this, the guidance document lists specific indicators for 25 core sectors. Core indicators for agriculture and related subsectors are as follows (all data should be disaggregated by gender):

Agriculture Extension and Research

- Targeted clients satisfied with agricultural services (number) as a percentage of targeted clients of agriculture services (number)
- Clients who have adopted an improved agricultural technology promoted by the project (number)
- Targeted clients who are members of an association (number) as a percentage of targeted clients (number)
- Client days of training provided (number)

Forestry

- People in targeted forest and adjacent communities with increased monetary or nonmonetary benefits from forests (number)
- People employed in production and processing of forest products (number)
- Forest users trained (number)

Irrigation and Drainage

- Water users provided with irrigation and drainage services (number)

Land Administration and Management

- Land parcels with use or ownership rights of females recorded, either jointly or individually, as a result of the project (number)

Micro- and Small/Medium Enterprise Finance (MSME)

- Percentage of active loans to women—microfinance
- Percentage of active micro-savings accounts held by women

- Percentage of active micro-insurance accounts held by women
- Percentage of project-supported institutions that are reporting on these indicators

Participation and Civic Engagement

- Participants in consultation activities during project implementation (number)
- Intended beneficiaries who are aware of project information and project-supported investments (number) as a percentage of intended beneficiaries (number)
- Beneficiaries who feel project investments reflected their needs (number) as a percentage of total beneficiaries (number)

Social Inclusion

- Vulnerable and marginalized people in the project area who are aware of projects investments and benefits (number) as a percentage of people in the project area (number)
- Vulnerable and marginalized people in the project area who are project beneficiaries (number) as a percentage of vulnerable and marginalized people in the project area (number)
- Representatives in community-based decision-making and management structures who are from the vulnerable or marginalized beneficiary population (number) as a percentage of people participating in the community-based decision-making and management structure (number)
- Vulnerable and marginalized people who participate in nonproject consultations and decision-making forums (number) as a percentage of people who participate in nonproject consultations and decision-making forums (number)

Social Protection

- Beneficiaries of safety nets programs (number)
- Beneficiaries of labor market programs (number)

For more information on core indicators, please see: <http://coreindicators.worldbank.org>.
Source: World Bank, 2012a.

NOTE C**Guidance Note for Gender Rating of Agriculture Operations at Preparation Stage**

Ensure gender screening during preparation. Over the next three years, the World Bank program will pay more attention to cross-cutting themes, including gender. We will continue gender screening of projects as they are prepared. In order to measure the “targeting” of women, the Bank developed a methodology that examines three dimensions of project design: (i) gender analysis; (ii) gender actions; and (iii) gender-disaggregated project M&E indicators. A score in one or more than one dimension rates the project as gender informed. The checklist used for rating operations is shown in the accompanying table.

Target: By 2015, all projects will address at least one dimension and 75% all three dimensions. Using this methodology for both International Development Association (IDA)

and International Bank of Reconstruction and Development (IBRD) projects, over the FY10–11 period, 83% of agricultural and rural development operations addressed at least one of these dimensions, 65% addressed at least two dimensions, and 32% addressed all three dimensions. All projects in AFR, 95% of projects in SAR, and 83% of projects in MNA addressed at least one dimension. Gender-disaggregated M&E continues to be a problem for most regions (except for AFR), with levels ranging from 19 to 67% for the other regions. In general, IDA projects performed at or close to targets, whereas IBRD projects did significantly less well. **Efforts will continue to better integrate gender equality into agriculture and rural development projects. Targets to be met by 2015 are to include gender-related analysis and/or consultation in 100% of projects, and also include gender-related actions and M&E in 75% of projects.**

Table 3: Checklist for Gender Rating of Operations

DIMENSIONS	CRITERIA: THE ACTIVITY . . .	GUIDING QUESTIONS: DOES THE PROJECT . . .	CHECK	SCORE
Analysis	includes analysis and/or consultation on gender-related issues	• identify and analyze gender issues relevant to the project objectives or components?		
		• report findings of country/regional gender diagnostics (e.g., gender assessment, poverty assessment, etc.) relevant to Project Development Objectives, or do components undertake a social, environmental, or poverty and social impact assessment?		
		• reflect the results of consultations with women/girls and men/boys and/or NGOs that focus on these groups and/or specific line ministries?		
		If at least one check above		1
Actions	is expected to narrow gender disparities, including through specific actions to address the distinct needs of women/girls (men/boys) and/or to have positive impact(s) on gender equality	• include specific or targeted actions that address the needs of women/girls or men/boys?		
		• propose gender-specific safeguards in a social/environmental assessment or in a resettlement framework?		
		• show how interventions are expected to narrow existing gender disparities?		
		If at least one check above		1
Monitoring and Evaluation	includes mechanisms to monitor gender impact and facilitate gender-disaggregated analysis	• include specific gender- and sex-disaggregated indicators in the results framework?		
		• propose an evaluation that will analyze the gender-specific impacts of the project?		
		If at least one check above		1
Ratings				
Overall Score		In how many dimensions does the document score 1?		0-3
Gender Informed	includes gender in one or more than one dimensions	• score 1 in at least 1 dimension?		Y/N
		• have a score of 1 or above?		

Prepared by PREM Gender, World Bank.

Source: World Bank, 2012b.

NOTE D**Gender in Project Implementation Support: Practical Tips for Aide Memoire and ISR**

The Aide Memoire (AM) is a written record of a field mission documenting key findings, issues identified, and actions agreed upon. The AM forms the basis of concluding discussions at the end of a mission and needs follow-up. It contains the assessment of progress made toward achievement of the PDO; a description of the overall status of the project; an assessment of progress made in implementing various components; a description of any problems and delays identified in project implementation; and a listing of the status of compliance with legal covenants, safeguards, fiduciary requirements, and agreed actions, with timing and responsibilities. Annexes can be added to provide details (e.g., technical reviews by component, detailed action plans agreed to). The main text of the AM is the right place for reporting on implementation of gender-related activities, progress made based on gender-disaggregated indicators and targets, and gender-related issues identified and agreed next-step actions. In addition, task teams are encouraged to compile a technical annex on gender-responsive actions, which can be followed up during the next mission (see Table 1).

To guide the discussions and the documentation of gender issues in the Aide Memoire, the following questions could be helpful:

1. What specific actions have you identified in the PAD to reach your gender outcomes? How are these reflected in actual implementation? If not identified in the PAD, what are the measures to be taken to mainstream gender and design affirmative action at the implementation stage?
2. What positive progress have you made regarding gender mainstreaming and affirmative action for

women? How can you build on these strengths in the future?

3. Did you encounter challenges in implementing gender-related actions?
4. What specific next steps did you agree to take to overcome the challenges?
5. What specific achievements have you reached against the relevant gender-related indicators and subindicators?
6. What are the plans to make these achievements sustainable?

Integrating Gender into ISRs**Results Tab**

Include gender-related core sector indicators and project specific indicators in the Results Framework section.

When updating current values for each PDO indicator or intermediate outcome indicators that are disaggregated by gender, use the comments box to draw attention to any detailed achievements or challenges, and indicate the target values for the reporting period to help readers understand whether the progress is on track. Be aware that this section of the ISR is publicly disclosed.

Implementation Status Tab

1. Use the Key Issues and Actions section in the “components” sub-tab to highlight gender-related challenges to address related to each component. Usually, these issues will correspond to the issues highlighted in the Results tab.
2. If gender is one of the key issues and actions of the ISR, bring this to management attention in the Key Issues and Actions tab.

TABLE 4: Example of a Gender Annex to the AM. Agreed Gender-Responsive Actions, Annex to Aide Memoire, Irrigation Development Support Program (IDSP), Zambia, 2011

Organise sensitization for chiefs and households on women’s land ownership rights	Community Mobilizers MACO (Min. of Agriculture and extension)	December 2011 (start date)
Organise site-to-site exchange visits (women/men) to all sites to share experiences on women’s land ownership rights	MACO and Community Mobilizers	January 2011
Involve household members, women and men, in the asset survey	MACO	November onwards
Establish a quota of 50/50% women/men as WUA Executive Committee members	Community Mobilizers/MACO	November onwards
Provide training for (young) women in leadership and PC skills	Community Mobilizers	December onwards
Conduct feasibility study to improve food processing and marketing for products produced by women.	MACO	March 2012

NOTE E**Table 5: Suggested Data-Collection and Analysis Methods**

METHOD	APPLICATIONS	EASE AND COST OF DATA COLLECTION AND ANALYSIS
QUANTITATIVE METHODS		
Household surveys	Household composition and household welfare	Gender-disaggregated questions can be included at no cost. However, applying sub-modules to individual household members increases realism of the data but adds to interview time.
Attitude studies	Analysis of attitudes toward different organizations or prioritization of needs and projects	These can be included in the household survey, but they require additional time to administer.
Willingness and capacity to pay	Estimates of how much households are currently paying for services such as health, water, education, and transport and assessment of their willingness and capacity to pay for improved services for different household members	Questions can be included in the household survey, but it is essential to interview both women and men. Qualitative methods such as direct observation may be required to check the reliability of the information.
Time-use studies	Estimating the time women and men spend on collecting water and fuel, traveling to work, domestic activities, and unpaid and paid productive activities	Questions can be included in surveys, but where possible this should be combined with focus groups or direct observation. Household diaries can also be used.
Seasonal labor profiles	Display of quantitative changes in farming cycle and labor allocation when new crops or techniques are introduced; estimate person/days or months for each task during average farming season by gender	It requires 1 or 2 days.
QUALITATIVE METHODS		
Stakeholder analysis	Identifying main groups affected by or affecting planned or actual policies and determining their interests, influence, and importance	This requires individual interviews, but often with a relatively small number of respondents.
Institutional analysis	Evaluating the efficiency and client-friendliness of the main public- and private-sector agencies providing services	Some questions can be included in household surveys, but where possible this should be combined with focus groups.
Focus groups and community forums	Seeking the opinion of community groups on their problems and priority needs and their experience with the projects and programs being provided; a valuable complement to household surveys	Semistructured interviews, usually taped, and conducted separately with women and men. It can take 1 to 2 hours per group (or up to 20 people).
Participatory rural appraisal and other participatory methods	Used to understand the world of the poor and to listen to their concerns and priorities rather than asking them to respond to a set of survey questions prepared by outside agencies	Several days and, ideally, at least 1 week should be allowed for each community studied. It is important to allow sufficient time to understand the community and to gain the trust of residents before the sessions begin.
Group and community interviews	Quick, inexpensive overview of conditions and practices across villages; open-ended questioning of group representing more than one household	It requires 1 to 2 hours per village.
Community portraits	Comparison and contrast between beliefs and practices across villages and between genders	It requires 1 to 2 hours per village.
QUALITATIVE METHODS		
Agricultural calendars	Qualitative picture of activities for all enterprises and operations	On a monthly basis, identify by gender, family position, and wage status the person(s) responsible for farm and nonfarm tasks. It requires 1 to 2 days.
Photographs and videos	Provide a dramatic complement to written reports and an effective way to document physical and economic change over time	Photographs are quick and easy to take. Videos are also an excellent way to present findings, but they are much more expensive to produce, particularly if editing is required.
Spatial maps	Clear visual picture of participants, beneficiaries, and constraints; indicate by gender on maps of fields/enterprises who is responsible, provides labor, and controls resources and outputs or benefits	It requires half a day to 1 day.
Walking tours	Map locating main agro-ecological zones, farming systems, social groups, and infrastructure; main problems of community and key informants for various issues	Conducted by interdisciplinary team of rural-dweller and scientists. Separate walks with men and women can be informative. It requires a team and residents for half a day to 1 day.

Adapted from: Bamberger et al., 2002; and Fong and Bhushan, 1996.

Part II: **MONITORING AND EVALUATION EXAMPLES FROM AGRICULTURAL SUBSECTORS**

- **Agro-Enterprise Development**
- **Agricultural Research, Extension, and Education**
- **Land Policy and Administration**
- **Livestock Development**
- **Sustainable Agriculture and Natural Resource Management**
- **Rural Finance**

Photo 5: Picking Crops in Cyprus



Source: Yosef Hadar.

AGRO-ENTERPRISE DEVELOPMENT

Agro-enterprise development covers the entire gamut of activities concerning supply of inputs, production, processing, transporting, and marketing of agricultural and related produce. It cuts across various sectors and encompasses the institutions and businesses serving the agriculture, forestry, and fisheries sectors.

RATIONALE FOR INTEGRATING GENDER INTO AGRO-ENTERPRISE DEVELOPMENT PROJECTS

One important goal of agribusiness efforts is to improve the productivity of labor. Given that women's representation in the agricultural labor force is increasing, gender concerns need to be addressed to ensure the continued growth of women's productivity in this sector. In this context, gender relations (roles, responsibilities, access, and control over resources and services) assume special significance.

Table 6: Checklist of Gender-Related Issues and Activities during the Project Cycle

	IDENTIFICATION AND PREPARATION	DESIGN AND APPRAISAL	IMPLEMENTATION AND SUPERVISION	IMPLEMENTATION COMPLETION
MARKET SUPPORT	<ul style="list-style-type: none"> ✓ Gender differences in access to information ✓ Linkages between big agro-enterprises and small producers, especially women ✓ Differential access by gender to markets and services ✓ Women's participation in trade and producer organizations 	<ul style="list-style-type: none"> ✓ Strengthening market information systems for male and female SMEs ✓ Strengthening roles of women in trade and policy and participatory planning 	<ul style="list-style-type: none"> ✓ Assess and improve participation of women in trade and producer organizations ✓ Improve facilities for women in markets 	<ul style="list-style-type: none"> ✓ Better knowledge about high-value-added products and marketing among women and men entrepreneurs ✓ Increased income from products
ENTREPRENEURSHIP	<ul style="list-style-type: none"> ✓ Men's and women's roles in agro-processing and trade ✓ Opportunities and barriers for women's entry in agro-processing and trade ✓ New trends replacing women's home-based enterprises and trade 	<ul style="list-style-type: none"> ✓ Technological and management support to small and medium entrepreneurs, men and women ✓ Support to women/small enterprises in moving from informal to formal status, assistance in licensing and tendering 	<ul style="list-style-type: none"> ✓ Identify and target women entrepreneurs in agro-processing activities and trade ✓ Assess and improve technical and managerial skills among men and women entrepreneurs ✓ Improve access of women entrepreneurs to producers and trade organizations 	<ul style="list-style-type: none"> ✓ Increase in income of men and women from agro-enterprises ✓ Improvement in efficiency and level of women's participation in agro-enterprise
EMPLOYMENT	<ul style="list-style-type: none"> ✓ Opportunities and constraints for women's employment in agro-enterprises ✓ Barriers to women's participation in farm-business linkages 	<ul style="list-style-type: none"> ✓ Project support to improve women's skill levels in processing and trade ✓ Provide access to information on fair wages, protective legislation, etc. 	<ul style="list-style-type: none"> ✓ Increase number of male and female skilled workers ✓ Improve women's level of employment in agro-enterprises 	<ul style="list-style-type: none"> ✓ Increase in efficiency and productivity of labor, especially of women workers ✓ Equal treatment/wages by gender
NOTE FOR TASK TEAMS	<ul style="list-style-type: none"> ✓ Given the importance of agro-enterprises for women, assess opportunities for women in the outset of the project ✓ Establish gender-sensitive baseline data 	<ul style="list-style-type: none"> ✓ Design activities at various levels to close the gap between men and women in opportunities (or access), efficiency, and productivity in agro-enterprises ✓ Finalize gender-sensitive baseline data 	<ul style="list-style-type: none"> ✓ Analyze the changes in the role of women in agro-enterprise activities ✓ Monitor changes compared to gender-sensitive baseline data 	<ul style="list-style-type: none"> ✓ Increased role of women in agro-enterprises and market linkages should be assessed ✓ Evaluate changes compared to gender-sensitive baseline data

Table 7: Suggested Gender-Related Outcome and Impact Indicators*

OUTCOME INDICATORS	IMPACT INDICATORS
<ul style="list-style-type: none"> ✓ Percentage of project beneficiaries who are female ** ✓ Percentage/number of women starting their own business ✓ Change in the way women entrepreneurs are viewed in producer and trade organizations ✓ Percentage/number of women in leadership positions ✓ Women's participation and leadership in producer and trade organizations 	<ul style="list-style-type: none"> ✓ Women's wage and employment levels ✓ Wage differentials and skill gaps between men and women ✓ Performance of women-owned and women-run businesses ✓ Change in women's bargaining power in the household ✓ Percentage of trade and producer organizations' staff who are women

* Please note that Impact Indicators are higher level indicators not measurable during the project lifetime. In most cases specific impact evaluations are carried out to collect the data for these indicators.

** Core sector indicator

EXAMPLE OF A GENDER-INTEGRATED PROJECT: WOMEN ENTREPRENEURS IN AGRO-ENTERPRISES

The Project Development Objective is to increase the incomes of land users in a sustainable manner by empowering them to obtain equitable access to natural and financial resources.

Background studies show that customary rules leave women without control both over land resources and income generated on that land. Production of goods to be sold on local or export markets is driven by men while women provide most of the primary labor, thereby further adding to their workloads.

The project includes training components for government officials and supervisors, municipalities, and farmer leaders (men and women) on incorporation of the gender dimension. Women are consulted during project design and implementation, and gender studies capture current gender issues and establish a baseline to be monitored over the course of the project.

Table 8: Results Framework

PROJECT DEVELOPMENT OBJECTIVE (PDO)	PROJECT OUTCOME INDICATORS	USE OF PROJECT OUTCOME INFORMATION
The incomes of rural producers are increased in a sustainable manner by empowering them to obtain equitable access to natural and financial resources	Percentage/number of women and men producers who reach their targeted income levels	If 40% of beneficiaries have not reached their targeted income levels by midterm, the components must be reviewed for efficiency
INTERMEDIATE OUTCOMES	INTERMEDIATE OUTCOME INDICATORS	USE OF INTERMEDIATE OUTCOME MONITORING
Outcome 1: Women and men producers are reaching regional markets with their new products	Share of the new products of men and women producers reaching regional markets	If the rate of satisfaction is lower than y% by the specified target dates, the activities under Outcome 1 will be adjusted as needed
Outcome 2: Equitable division of labor	Share of field labor performed by women and girls	If targets are not reached, reevaluate and adjust strategies for empowering women's control over resources

Table 9: Arrangements for Results Monitoring

PROJECT OUTCOME INDICATORS	BASELINE	MIDTERM	FINAL	DATA COLLECTION AND REPORTING
Percentage/number of women and men land users who reach their targeted income levels	0%	40%	80%	Household survey (women and men interviewed separately) against baseline data
INTERMEDIATE OUTCOME INDICATORS	BASELINE	MIDTERM	FINAL	DATA COLLECTION AND REPORTING
Outcome 1: Share of the new products of men and women producers reaching regional markets	5%	30%	70%	Annual collection by Project Coordination Unit from: consultant field reports; project technical staff supervision reports; special studies; surveys
Outcome 2: Share of field labor performed by women and girls	80%	70%	60%	

AGRICULTURAL RESEARCH, EXTENSION, AND EDUCATION

Agricultural Knowledge and Information Systems (AKISs) comprise the institutions and organizations that generate and disseminate knowledge and information to support agriculture and production, marketing, post-harvest handling of agricultural products, and management of natural resources. Most AKIS projects support agricultural research, extension, or education activities, which are increasingly viewed as components of an interrelated system.

RATIONALE FOR INTEGRATING GENDER INTO AKIS PROJECTS

Although men and women farmers share many responsibilities, they are often active in different production systems, and have different needs and constraints relating to the farming activities. Gender differences at the household level very often lead to different access to knowledge and information services and support services in agricultural production. Lack of attention to these issues in projects therefore leads to inefficient use of human resources, and loss in productivity.

Table 10: Checklist of Gender-Related Issues and Activities during the Project Cycle

	IDENTIFICATION AND PREPARATION	DESIGN AND APPRAISAL	IMPLEMENTATION AND SUPERVISION	IMPLEMENTATION COMPLETION
TECHNOLOGY GENERATION	<ul style="list-style-type: none"> ✓ Existing technology to meet gender-specific needs, its appropriateness including cost factors ✓ Adoption of technology by men and women farmers 	<ul style="list-style-type: none"> ✓ Funding for research on specific technology needs of men and women farmers ✓ Funding for research on minor crops and vegetables ✓ Emphasis on farming systems research with a gender focus 	<ul style="list-style-type: none"> ✓ Research programs focusing on gender-specific needs ✓ Monitor percentage of research funds allocated in priority areas ✓ Technologies made simple and non-input-intensive for easy adoption ✓ Monitor percentage of women and men producers who adopt technology 	<ul style="list-style-type: none"> ✓ Technologies to address gender needs in place—better use of saved time ✓ Increase in productivity through adoption of improved packages by all categories of farmers
INSTITUTIONAL CAPACITY	<ul style="list-style-type: none"> ✓ Existing capacity among research and extension staff to identify social and gender issues ✓ Males and females among extension staff ✓ Facilities for advanced education in agriculture for women ✓ Men's and women's satisfaction with access to agricultural education 	<ul style="list-style-type: none"> ✓ Funding for staff training in gender-awareness raising, and gender tools and methods ✓ Project support for gender-specific activities in research and extension ✓ Strengthening facilities for women in agricultural education, inclusion of women in the faculty 	<ul style="list-style-type: none"> ✓ Gender training provided to/planned for research and extension staff ✓ Quality of training assessed by expert team ✓ Research and extension staff trained for increased focus on gender in support services ✓ Curriculum developed to meet gender-based needs ✓ Percentage of women with agricultural degree 	<ul style="list-style-type: none"> ✓ Research and extension system more sensitive to gender-based needs as assessed by expert team ✓ Increase in percentage/number of women agricultural graduates in rural areas ✓ Improvement in quality of services in extension
INFORMATION DISSEMINATION	<ul style="list-style-type: none"> ✓ Extension programs, if any, to meet gender-specific needs ✓ Appropriateness of extension messages to male and female farmers of different categories ✓ Access to technology and extension services by women farmers ✓ Participation of women in field demonstrations, farmer field schools (FFSs) ✓ Beneficiaries' satisfaction with current extension system 	<ul style="list-style-type: none"> ✓ Project support for dissemination and adoption of advanced technology ✓ Strengthening of FFSs to include women ✓ Extension messages and training made relevant to the needs of men and women ✓ Private-sector and NGO involvement in technology testing, dissemination, and training 	<ul style="list-style-type: none"> ✓ Training and contacts among female farmers ✓ In farmer-led extension, women's participation in training and field demonstrations ✓ Technology adoption made easy and economical ✓ Monitor level of satisfaction with extension services among women and men 	<ul style="list-style-type: none"> ✓ Wide adoption of technology by men and women farmers of all categories ✓ Improvement in satisfaction with services in extension
POLICY IMPLICATIONS	<ul style="list-style-type: none"> ✓ Gender sensitivity in research and extension policy—priority on addressing gender needs ✓ Differential allocation, access to resources by men and women ✓ Strategies to encourage female students from rural areas 	<ul style="list-style-type: none"> ✓ Extension strategy to integrate gender considerations in planning and implementation; incentives to staff for gender mainstreaming ✓ Incentives and reservations for female students in agricultural colleges 	<ul style="list-style-type: none"> ✓ Emphasis on gender in research and extension ✓ Adoption rates of advanced technologies by women and underprivileged ✓ Women's enrollment in and satisfaction with agricultural courses ✓ Rate of reporting of research findings (new knowledge) to government 	<ul style="list-style-type: none"> ✓ Increase in men and women farmers' income through improved access to technology and extension ✓ Improvement in graduate employment opportunities in rural areas
NOTE FOR TASK TEAMS	<ul style="list-style-type: none"> ✓ Assess technology and extension needs of men and women farmers, and identify the gaps in services ✓ Assess male and female farmers' needs and constraints ✓ Establish gender-sensitive baseline data 	<ul style="list-style-type: none"> ✓ Emphasize participation in identification, planning, and implementation of activities ✓ Provide options to women farmers for choosing activities ✓ Finalize gender-sensitive baseline data 	<ul style="list-style-type: none"> ✓ Measure gender integration against targets set for research and extension activities ✓ Measure satisfaction with progress among women and men beneficiaries ✓ Monitor changes compared to gender-sensitive baseline data 	<ul style="list-style-type: none"> ✓ Evaluate impact in both qualitative and quantitative terms ✓ Evaluate changes compared to gender-sensitive baseline data

Table 11: Suggested Gender-Related Outcome and Impact Indicators

OUTCOME INDICATORS	IMPACT INDICATORS
<ul style="list-style-type: none"> ✓ Percentage of project beneficiaries who are female * ✓ Number of targeted male and female clients satisfied with agricultural services as a percentage of number of targeted male and female clients of agriculture services * ✓ Number of targeted male and female clients who are members of an association as a percentage of number of targeted male and female clients * ✓ Number of male and female clients who have adopted an improved agricultural technology promoted by the project * ✓ Number of client days of training provided to men and women * ✓ Quality of gender-focused extension messages produced ✓ Percentage of research funds allocated to priority areas identified by women farmers ✓ Percentage of women among the contract farmers ✓ Percentage of women in the governing boards of producer and trade organizations ✓ Percentage of women obtaining an agricultural degree 	<ul style="list-style-type: none"> ✓ Improvement in income of men and women farmers ✓ Number of women graduates employed by the formal sector against baseline ✓ Share of national research investments to priorities identified by women ✓ Percentage/number of women graduates employed in the formal sector

* Core sector indicator

EXAMPLE OF A GENDER-INTEGRATED PROJECT: WOMEN AND TECHNOLOGY ADOPTION

The Project Development Objective is to ensure that agricultural producers increase their adoption of profitable and environmentally sound technologies. Background studies indicate that because the percentage of women-headed households in the region is underestimated, women were also not the focus of local extension services. It also recognized women's long working hours as the main constraining factor in their

participation in extension activities and in receiving extension support in their diverse activities. Women's low productivity and income appear to be the result of lack of access to productive resources and technical support. Women are consulted during project design and implementation, and gender studies will further capture current gender issues and establish a baseline to be monitored over the course of the project.

Table 12: Results Framework

PROJECT DEVELOPMENT OBJECTIVE (PDO)	PROJECT OUTCOME INDICATORS	USE OF PROJECT OUTCOME INFORMATION
Agricultural producers increase the adoption of profitable and environmentally sound technologies	Percentage/number of women and men producers who have adopted environmentally sound technologies	If the rate of technology adoption by women and men is lower than y% by specified target date, Outcome 1 and Outcome 2 must be reviewed for efficiency
INTERMEDIATE OUTCOMES	INTERMEDIATE OUTCOME INDICATORS	USE OF INTERMEDIATE OUTCOME MONITORING
Outcome 1: Extension service providers have an improved understanding of client needs and how to respond to them	Percentage/number of women and men producers satisfied with access to and quality of extension services	If the rate of satisfaction is lower than y% by the specified target dates, the activities under Outcome 1 will be adjusted as needed
Outcome 2: National research institutes have improved capacity to conduct research in identified priority areas	Percentage of research funds allocated to research in priority areas identified by women producers	If the proportion is lower than envisioned, the situation will be analyzed and corrected

Table 13: Arrangements for Results Monitoring

PROJECT OUTCOME INDICATORS	BASELINE	MIDTERM	FINAL	DATA COLLECTION AND REPORTING
Percentage/number of women (w) and men (m) producers who have adopted environmentally sound technologies	w: 10% m: 15%	w: 30% m: 30%	w: 60% m: 60%	Annual collection by Project Coordination Unit from: household survey data against the baseline special studies, and participatory evaluations
INTERMEDIATE OUTCOME INDICATORS	BASELINE	MIDTERM	FINAL	DATA COLLECTION AND REPORTING
Outcome 1: Percentage/number of women (w) and men (m) producers satisfied with access	w: 20% m: 50%	w: 70% m: 70%	w: 100% m: 100%	Producer satisfaction survey; quality of extension services determined by participatory evaluations; annual reports from the research institute
Outcome 2: Percentage of research funds allocated to research priority areas	20%	30%	40%	

LAND POLICY AND ADMINISTRATION

The land policy and administration subsector comprises institutions and activities related to land reform, land administration, land titling, and land privatization. Most land policy and administration projects support the design and implementation of land administration systems in which private-property systems have been either localized, customary, informal, inadequate, or are lacking.

RATIONALE FOR INTEGRATING GENDER INTO LAND POLICY AND ADMINISTRATION PROJECTS

Women are often the primary users of land, but they are frequently excluded from land rights. Women's land rights

include access to land and other natural resources as well as effective participation in the provision of land administration services. If they are excluded from the benefits of the new systems, intentionally or unintentionally, they may suffer in the transition, losing access to land and failing to obtain (or losing) property rights. Lack of assets also reduces women's access to productive resources such as credit and reduces their interest in long-term investments in the land such as soil conservation. There is a clear need to understand the implications of inclusion or exclusion for women's material well-being and social status.

Table 14: Checklist of Gender-Related Issues and Activities during the Project Cycle

	IDENTIFICATION AND PREPARATION	DESIGN AND APPRAISAL	IMPLEMENTATION AND SUPERVISION	IMPLEMENTATION COMPLETION
SOCIOECONOMIC ISSUES	<ul style="list-style-type: none"> ✓ Gender distribution of heads of households ✓ Determine what is restricting and enabling the use of land ownership as collateral for further investments 	<ul style="list-style-type: none"> ✓ Gender-inclusive project design—balance in male/female ratio among the beneficiaries ✓ Number of titles issued to men, women, and joint ✓ Marital status of women who obtain land titles ✓ Participation by men and women throughout the project cycle 	<ul style="list-style-type: none"> ✓ Percentage of women using titles as collateral for credit, etc. ✓ Monitor men's and women's level of satisfaction with their ability to participate and benefit throughout the project ✓ Monitor changes in economic activities by men and women ✓ Monitor the effect on social and family status of individual and joint land titling 	<ul style="list-style-type: none"> ✓ Increase in women's and men's ability to use land titles as collateral for investments ✓ Increased satisfaction among beneficiaries with respect to project participation
LEGAL AND POLICY	<ul style="list-style-type: none"> ✓ Formal and customary legal status of women and men in land titling and administration ✓ Strategies to encourage women and joint land titling 	<ul style="list-style-type: none"> ✓ Policy initiatives and support to lawmakers to improve the legal status of women and men ✓ Extension strategy to integrate gender consideration in planning and implementation; incentives to staff for gender mainstreaming 	<ul style="list-style-type: none"> ✓ Recommendations for gender-sensitive legal and policy reforms ✓ Changes in men's and women's formal and customary legal status ✓ Emphasis on individual and joint titling by men and women 	<ul style="list-style-type: none"> ✓ Gender-sensitive legal and/or policy reforms as a result of project initiatives ✓ Improved men's and women's independence and social standing due to obtaining land ownership
INSTITUTIONAL ISSUES	<ul style="list-style-type: none"> ✓ Capacity of land titling and administration units in dealing with gender issues ✓ Women's and men's level of satisfaction with titling and land administration services ✓ Identify gender-differentiated problems with adjudication 	<ul style="list-style-type: none"> ✓ Gender-sensitive training for administrators and project staff (surveyors) ✓ Develop and test alternatives to adjudication 	<ul style="list-style-type: none"> ✓ Monitor women's and men's level of satisfaction with land titling and administration services ✓ Settling more land ownership conflicts with alternatives to adjudication 	<ul style="list-style-type: none"> ✓ Improved satisfaction with land titling and administration services ✓ Improved conflict resolution
NOTE FOR TASK TEAMS	<ul style="list-style-type: none"> ✓ Identify why women have become heads of household ✓ Establish gender-sensitive baseline data 	<ul style="list-style-type: none"> ✓ Consider applicability of group/community approaches to land titling ✓ Finalize gender-sensitive baseline data 	<ul style="list-style-type: none"> ✓ Project monitoring should reveal if current land titling and conflict resolution practices incorporate women's needs sufficiently to ensure their participation ✓ Monitor changes compared to gender-sensitive baseline data 	<ul style="list-style-type: none"> ✓ Impact of increased participation and land titling to women should be seen in overall context—social, economic, environmental ✓ Evaluate changes compared to gender-sensitive baseline data

Table 15: Suggested Gender-Related Outcome and Impact Indicators

OUTCOME INDICATORS	IMPACT INDICATORS
<ul style="list-style-type: none"> ✓ Percentage of project beneficiaries who are female * ✓ Number of land parcels with use or ownership rights of females recorded, either jointly or individually, as a result of the project * ✓ Post-titling land sales by gender ✓ Land used as collateral for credit by gender ✓ Degree of diversification of economic activities of women after receiving title to their land ✓ Land administration staff by gender 	<ul style="list-style-type: none"> ✓ Understanding of gender issues among administrators and lawmakers ✓ Gender responsiveness of legal and policy reforms on land ownership ✓ Economic gain for men and women due to land ownership ✓ Gender awareness in conflict resolution ✓ Effect on social and family status of individual and joint land titling

* Core sector indicator

EXAMPLE OF A GENDER-INTEGRATED PROJECT: STRENGTHENING AND PRESERVING WOMEN'S RIGHTS IN LAND TITLING

The Project Development Objective is to establish a sustainable land administration system that is fair, efficient, cost effective, and decentralized to increase land tenure security.

Women can generally access land for residential and agricultural purposes. However, land ownership by women is heavily dependent on the customary laws exercised by the different ethno-cultural groups. Women right holders may, for example, find it relatively more difficult than men to assert their rights during the titling process, or to make use of the proposed new registration systems effectively. Women's names on the

titles are seen, for example, as defensive measures, protecting them in the event of a change of family status. This includes ensuring that the names of both spouses are recorded on the title of joint family properties. Rural women-headed households are typically poorer than male-headed households, but frequently have greater access to land than women in the male-headed households. Women are consulted during project design and implementation, and gender studies will capture current gender issues and establish a baseline to be monitored over the course of the project.

Table 16: Results Framework

PROJECT DEVELOPMENT OBJECTIVE (PDO)	PROJECT OUTCOME INDICATORS	USE OF PROJECT OUTCOME INFORMATION
Establish a sustainable land administration system that is fair, efficient, cost effective, and decentralized to obtain increased income and sustainable livelihoods for the land owners	Percentage/number of women land owners who double their income	If target share is not reached by midterm, measures such as further extension and training initiatives will be considered
INTERMEDIATE OUTCOMES	INTERMEDIATE OUTCOME INDICATORS	USE OF INTERMEDIATE OUTCOME MONITORING
Outcome 1: Land titling is equitable between men and women farmers	Percentage/number of land titles registered to women	If percentage/number of titles registered to women by year x is below target, the titling process and outreach initiatives must be reviewed and adjusted accordingly
Outcome 2: Land tenure security leads to more diverse economic activities	Percentage/number of women who are able to diversify their economic activity after receiving title to their land	If diversification is below target, focus on supporting activities that overcome the obstacles

Table 17: Arrangements for Results Monitoring

PROJECT OUTCOME INDICATORS	BASELINE	MIDTERM	FINAL	DATA COLLECTION AND REPORTING
Percentage/number of women land owners who double their income	0%	30%	60%	Sample survey against baseline survey results
INTERMEDIATE OUTCOME INDICATORS	BASELINE	MIDTERM	FINAL	DATA COLLECTION AND REPORTING
Outcome 1: Percentage/number of land titles registered to women	5%	40%	70%	Annual collection by standard system reports from Land Administration Office
Outcome 2: Percentage/number of women who are able to diversify their economic activity after receiving title to their land	0%	30%	60%	Consultant field reports; household surveys

LIVESTOCK DEVELOPMENT

The livestock subsector comprises activities contributing to sustainable livestock production to reduce poverty, support widely shared growth, and increase food security. Sustainability in livestock production entails the provision of technology, information, supporting services, and enabling policies to ensure growth while increasing the efficiency of renewable resource use.

RATIONALE FOR INTEGRATING GENDER INTO LIVESTOCK DEVELOPMENT PROJECTS

Male and female producers have somewhat different needs for technology and support services, due to gender differences in roles and responsibilities in livestock activities. Women generally raise small stocks and are involved in processing activities, whereas men are responsible for large animals and marketing produce. Livestock projects should take these differences into account in order to increase project effectiveness and sustainability.

Table 18: Checklist of Gender-Related Issues and Activities during the Project Cycle

	IDENTIFICATION AND PREPARATION	DESIGN AND APPRAISAL	IMPLEMENTATION AND SUPERVISION	IMPLEMENTATION COMPLETION
SOCIOECONOMIC ISSUES	<ul style="list-style-type: none"> ✓ Gender-based roles and activities in livestock production, processing, and marketing; gender relations in control over income ✓ Gender-specific needs in livestock activities ✓ Impact of livestock activities on nutrition and availability of dietary animal protein 	<ul style="list-style-type: none"> ✓ Project activities related to gender-driven small and large livestock production ✓ Gender input into value-added processing and efficient marketing ✓ Gender roles in utilization of animal draught power for farming and transport 	<ul style="list-style-type: none"> ✓ Equitable gender balance in beneficiary selection to reflect project-supported livestock activities ✓ Women's participation in decision making increased ✓ Reduction of women's workloads and new/alternative uses of their time ✓ Monitor level of animal protein consumption at family level 	<ul style="list-style-type: none"> ✓ Improvement in returns from livestock for all categories of producers ✓ Improvement in men's and women's income from livestock ✓ Improvement in consumption of animal protein at family level
LEGAL AND POLICY	<ul style="list-style-type: none"> ✓ Gender discrimination, if any, in livestock ownership and inheritance ✓ Men's and women's access to and satisfaction with livestock support services in extension, health care, credit, and insurance ✓ Gender balance in producers' and marketing cooperatives 	<ul style="list-style-type: none"> ✓ Initiatives to mitigate gender bias in livestock policies ✓ Project support to improve access to extension, production inputs, credit, and marketing ✓ Emphasis on women's participation in farmers' groups and cooperatives 	<ul style="list-style-type: none"> ✓ Equitable gender balance in beneficiary selection to reflect project-supported livestock activities ✓ Women's participation in decision making increased ✓ Reduction of women's workloads and new/alternative uses of their time ✓ Monitor level of animal protein consumption at family level 	<ul style="list-style-type: none"> ✓ Men and women's income from and satisfaction with livestock activities increased or at least maintained
INSTITUTIONAL ISSUES	<ul style="list-style-type: none"> ✓ Assessment of specific technology and training needs of men and women in livestock activities ✓ Existing capacity in livestock support services to address gender-based needs ✓ Gender balance in the provision of livestock services—para-vets, AI services, and so on 	<ul style="list-style-type: none"> ✓ Emphasis on applied research on micro livestock ✓ Capacity development and training on gender issues in livestock activities for research and extension staff ✓ Training of rural women as para-medics, para-vets, and so on 	<ul style="list-style-type: none"> ✓ Increase in women's participation and income from micro livestock ✓ Improvement in number of trained extension workers and para-vets in villages ✓ Monitor level of satisfaction with technology and training initiatives 	<ul style="list-style-type: none"> ✓ Improved efficiency and sustainability of livestock systems ✓ Improved satisfaction with technology and training services
NOTE FOR TASK TEAMS	<ul style="list-style-type: none"> ✓ Carry out initial beneficiary survey to identify potential gender issues ✓ Undertake a detailed social and gender analysis only if warranted ✓ Establish gender-sensitive baseline data 	<ul style="list-style-type: none"> ✓ Integrate gender aspects into all the project components in which roles and needs are demonstrated ✓ Where necessary, appoint a gender specialist to develop a gender action plan ✓ Finalize gender-sensitive baseline data 	<ul style="list-style-type: none"> ✓ Monitor progress in terms of changing roles by women availing support services, access to markets, credit, and ownership of animals ✓ Monitor changes compared to gender-sensitive baseline data 	<ul style="list-style-type: none"> ✓ Impact evaluation should reflect general improvement in health and nutritional status in addition to increase in income ✓ Evaluate changes compared to gender-sensitive baseline data

Table 19: Suggested Gender-Related Outcome and Impact Indicators

OUTCOME INDICATORS	IMPACT INDICATORS
<ul style="list-style-type: none"> ✓ Percentage of project beneficiaries who are female * ✓ Percentage of women among livestock producers, especially of cattle ✓ Amount of milk and animal protein consumed by the family members ✓ Level of satisfaction among women and men with veterinary and training services ✓ Number of trained and accredited extension workers by gender 	<ul style="list-style-type: none"> ✓ Improved income levels for women livestock producers ✓ Change in nutritional status of children and women through consumption of milk and animal protein ✓ Change in soil nutrient status in households with livestock production

* Core sector indicator

EXAMPLE OF A GENDER-INTEGRATED PROJECT: WOMEN AND PASTORAL DEVELOPMENT INITIATIVES

The Project Development Objective is to promote sustainable natural resource management by establishing improved livestock production and marketing systems that would increase the income and well-being of herders and farmers in the project areas.

Background information indicates that women in the project area play a significant role in livestock production activities but generally have lower status than men. Women are

knowledgeable about production characteristics, animal behavior, and the availability of quality feed and local fodder resources. They give importance to feed materials that improve fat percentage in milk and induce heat. In the project, women and ethnic minorities will be targeted with specific training and capacity-building activities. Women's participation in the planning and implementation of activities will be closely tracked through measurable indicators.

Table 20: Results Framework

PROJECT DEVELOPMENT OBJECTIVE (PDO)	PROJECT OUTCOME INDICATORS	USE OF PROJECT OUTCOME INFORMATION
Promote sustainable natural resource management by establishing improved livestock production and marketing systems that would increase the income and well-being of herders and farmers in the project areas	Income levels for women and men livestock producers	If income levels do not increase according to targets for women and men, the strategies and project components must be reviewed and adjusted accordingly
INTERMEDIATE OUTCOMES	INTERMEDIATE OUTCOME INDICATORS	USE OF INTERMEDIATE OUTCOME MONITORING
Outcome 1: Improved nutritional status of children and women in the family	Amount of milk and animal protein consumed by women and girls	If milk and animal protein consumption by mothers and daughters does not increase according to plan, the capacity-building initiative must be evaluated and adjusted
Outcome 2: Access to veterinary and technical support services improved	Percentage/number of women and men who are satisfied with support services	If the rate of satisfaction does not increase according to plan, barriers will be reviewed, including the need for more trained and accredited extension workers

Table 21: Arrangements for Results Monitoring

PROJECT OUTCOME INDICATORS	BASELINE	MIDTERM	FINAL	DATA COLLECTION AND REPORTING
Percent change in income levels for women (w) and men (m) livestock producers	w: 0% m: 0%	w: 50% m: 80%	w: 100% m: 100%	Household surveys against baseline values at midterm and completion
INTERMEDIATE OUTCOME INDICATORS	BASELINE	MIDTERM	FINAL	DATA COLLECTION AND REPORTING
Outcome 1: Percent change in the amount of milk and animal protein consumed by the family	0%	50%	100%	Household surveys, special studies, satisfaction surveys
Outcome 2: Percentage/number of women (w) and men (m) who are satisfied with support services	w: 30% m: 50%	w: 60% m: 70%	w: 90% m: 90%	

SUSTAINABLE AGRICULTURE AND NATURAL RESOURCE MANAGEMENT

Sustainable agriculture and natural resource management (NRM) activities seek to increase agricultural productivity through adoption of practices that maintain the long-term ecological and biological integrity of natural resources. Activities in this subsector cut across the rural, social, and environmental issues of natural resource management to sustain significant increases in farm productivity through the efficient use of land and other resources. The goal is to provide better economic returns to individuals and contribute to the quality of life and environmental sustainability.

RATIONALE FOR INTEGRATING GENDER INTO SUSTAINABLE AGRICULTURE AND NATURAL RESOURCE MANAGEMENT PROJECTS

Strategies for sustainable agricultural development and NRM stress participation and empowerment of farmers and communities, as well as partnership development among all stakeholders. Gender relations at the community and family levels play a crucial role in the success of efforts to harmonize agricultural intensification with environmental integrity and to promote social equity while maintaining economic and production objectives.

Table 22: Checklist of Gender-Related Issues and Activities during the Project Cycle

	IDENTIFICATION AND PREPARATION	DESIGN AND APPRAISAL	IMPLEMENTATION AND SUPERVISION	IMPLEMENTATION COMPLETION
SOCIOECONOMIC ISSUES	<ul style="list-style-type: none"> ✓ Division of labor between men and women in farming activities in project area ✓ Constraints men and women farmers face in improving productivity ✓ Men's and women's access and control over resources at household level ✓ Men and women farmers' understanding and capacity to adopt sustainable practices 	<ul style="list-style-type: none"> ✓ Gender-inclusive project activities geared toward meeting specific needs of men and women ✓ Interventions to improve women's access to productive resources within existing social and cultural context ✓ Community mobilization in adoption of sustainable practices and NRM 	<ul style="list-style-type: none"> ✓ Women's farm productivity and their role in decision making ✓ Quality of participation of women in agriculture and NRM ✓ Awareness among men and women about sustainability in farming practices 	<ul style="list-style-type: none"> ✓ Women's role in agriculture and NRM strengthened ✓ Improvement in women and men farmers' income and overall social well-being
POLICY AND INSTITUTIONAL	<ul style="list-style-type: none"> ✓ Prevailing system in land tenure security and women's land rights ✓ Existing capacity of institutions to provide support to farming needs of men and women 	<ul style="list-style-type: none"> ✓ Project initiatives to address gender differences in land rights ✓ Capacity building in extension and other services to address gender 	<ul style="list-style-type: none"> ✓ Women farmers' access to land ✓ Training of staff in gender issues ✓ Gender balance among staff ✓ Gender focus in extension activities ✓ Women and men farmers' satisfaction with quality of and access to extension services and resources 	<ul style="list-style-type: none"> ✓ Gender equity in access and management of land resources ✓ Increased satisfaction with the quality of extension and other services
TECHNOLOGY DEVELOPMENT	<ul style="list-style-type: none"> ✓ Farmers' knowledge of sustainable farming and NRM ✓ Gender-specific technology needs to improve productivity and sustainability ✓ Identify why women have become heads of household 	<ul style="list-style-type: none"> ✓ Technical support conservation approaches by community women's groups ✓ Focus on women and the less privileged—productivity increase in degraded lands and post-harvest technology 	<ul style="list-style-type: none"> ✓ Information dissemination on farmer-oriented sustainable practices in agriculture and NRM ✓ Women's participation in field demonstrations and technology adoption ✓ Percentage of women and men who adopt new technologies 	<ul style="list-style-type: none"> ✓ Improved management and sustainability of land resources ✓ Increase in productivity and fertility of degraded land ✓ Increased adoption of new technologies
NOTE FOR TASK TEAMS	<ul style="list-style-type: none"> ✓ Collect background information on men's and women's dynamics in agriculture and NRM to identify gender issues (establish a baseline) ✓ Establish gender-sensitive baseline data (quantitative and qualitative) 	<ul style="list-style-type: none"> ✓ A preliminary gender study or a gender-integrated PRA is advisable to help identify specific areas of emphasis in the project ✓ Finalize gender-sensitive baseline data 	<ul style="list-style-type: none"> ✓ Emphasis should be given to assessing improvement in the quality of women's participation ✓ Monitor changes compared to gender-sensitive baseline data 	<ul style="list-style-type: none"> ✓ Impact of women's participation should be seen in overall context— social, economic, environmental ✓ Evaluate changes compared to gender-sensitive baseline data

Table 23: Suggested Gender-Related Outcome and Impact Indicators

OUTCOME INDICATORS	IMPACT INDICATORS
<ul style="list-style-type: none"> ✓ Percentage of project beneficiaries who are female * ✓ Convergence of the roles of men and women in agriculture in project area ✓ Competence of women in soil and water conservation ✓ Percentage/number of women in community and producer organizations ✓ Awareness about conservation-oriented practices among men and women ✓ Percentage/number of women and men farmers satisfied with quality of and access to extension services and resources 	<ul style="list-style-type: none"> ✓ Improvement in land management practices, reduction in land resource degradation ✓ Improvement in productivity of degraded lands ✓ Improvement in women's income ✓ Women's empowerment and overall well-being, nutrition, and health improved

* Core sector indicator

EXAMPLE OF A GENDER-INTEGRATED PROJECT: WOMEN PARTICIPATING IN WATERSHED MANAGEMENT

The Project Development Objective is to improve the productive potential of natural resources and increase incomes of rural inhabitants in selected watersheds through socially inclusive, institutionally and environmentally sustainable approaches. The objective includes ensuring equitable participation by all groups—especially the landless and women, who rely

disproportionately on common-pool resources for fodder, fuel, and other forest products. Income-generating activities will be aimed at women and other vulnerable groups. Women are to be included during project design and implementation, and gender studies will capture current gender issues and establish a baseline to be monitored over the course of the project.

Table 24: Results Framework

PROJECT DEVELOPMENT OBJECTIVE (PDO)	PROJECT OUTCOME INDICATORS	USE OF PROJECT OUTCOME INFORMATION
Increased incomes of rural inhabitants in selected watersheds through socially inclusive, institutionally and environmentally sustainable approaches	Percentage change in household income (compared to base) in targeted villages disaggregated by gender and socioeconomic class	If target is not reached, review inhibiting tariffs and subsidies, poor participatory processes, inadequate investment prioritization, inadequate capacity building
INTERMEDIATE OUTCOMES	INTERMEDIATE OUTCOME INDICATORS	USE OF INTERMEDIATE OUTCOME MONITORING
Outcome 1: Communities are inclusive and active in prioritizing their own mix of watershed and village development technologies	Percentage of male- and female-headed households satisfied with their inclusion in and influence on the preparation of watershed development plans	If target is not reached, review and improve mobilization of community and efforts to include all socioeconomic households in village decision making
Outcome 2: All stakeholders are informed and educated about key design and participation features of the project using targeted messages evolved through a comprehensive communications strategy	Percentage of male- and female-headed households aware of project objectives, activities, and methodologies	If target is not reached, review and improve information, education, and communication activities
Outcome 3: Vulnerable groups (including women and landless) establish self-help groups and implement income generating activities	Percentage of women-run enterprises still active after 2 years	If target is not reached, review and improve selection of enterprises, support, and capacity building

Table 25: Arrangements for Results Monitoring

PROJECT OUTCOME INDICATORS	BASELINE	MIDTERM	FINAL	DATA COLLECTION AND REPORTING
Percent change in household income (compared to base) in targeted villages disaggregated by gender and socioeconomic class	0%	50%	100%	Household surveys against baseline data; participatory evaluation
INTERMEDIATE OUTCOME INDICATORS	BASELINE	MIDTERM	FINAL	DATA COLLECTION AND REPORTING
Outcome 1: Percentage of male- and female-headed households satisfied with their inclusion in the preparation of watershed development plans	10%	40%	80%	Annual collection by Project Management Unit from satisfaction surveys; consultant field reports; special studies
Outcome 2: Percentage of male- and female-headed households aware of project objectives, activities, and methodologies	2%	25%	50%	
Outcome 3: Percentage of women-run enterprises still active after 2 years	15%	40%	50%	

RURAL FINANCE

Rural finance comprises all types of financial services for households and micro, small, medium, and large enterprises in rural areas. Specifically, rural finance includes providing credit, savings, insurance, transfer payments, and other financial services to farm households or off-farm businesses. These services are provided in return for some interest or fee for loaning and safeguarding funds.

generally much higher than those of men. Further, savings are an essential mechanism for managing the risks and variable income patterns typical of rural areas. Yet women have more limited access to formal financial services than men. Overcoming the constraints to women's access to convenient savings, credit, and credit-financed inputs is essential for improving their capacity to raise productivity in rural development activities.

RATIONALE FOR INTEGRATING GENDER INTO RURAL FINANCE PROJECTS

There is evidence that women use credit as effectively as men, when it is available, and that their repayment rates are

Table 26: Checklist of Gender-Related Issues and Activities during the Project Cycle

	IDENTIFICATION AND PREPARATION	DESIGN AND APPRAISAL	IMPLEMENTATION AND SUPERVISION	IMPLEMENTATION COMPLETION
SOCIOECONOMIC ISSUES	<ul style="list-style-type: none"> ✓ Farmers using institutional finance and services by rural men and women ✓ Reasons for low percentage of female farmers receiving credit, including access, control, and cultural issues ✓ Differential control over assets, income, and decision making between men and women 	<ul style="list-style-type: none"> ✓ Gender-inclusive project design—balance in male-female ratio among the beneficiaries ✓ Project design to ensure women's empowerment through access to project incentives ✓ Support to women's savings and credit group formation around productive activities 	<ul style="list-style-type: none"> ✓ Promote female savings accounts, and increase applicants for credit and percentage of approval ✓ Funds disbursed for men and women ✓ Monitor women's usage of and control over credit 	<ul style="list-style-type: none"> ✓ Reduction in dependence on informal money lenders ✓ Women's empowerment—increased role in decision making within family and in the community
CAPACITY BUILDING	<ul style="list-style-type: none"> ✓ Viable farmers' groups—men's, women's, and mixed—and their activities ✓ NGOs and other support groups providing technical assistance and grassroots management training to the communities 	<ul style="list-style-type: none"> ✓ Project assistance to NGOs and other grassroots organizations to train women's groups ✓ Provision for leadership training for women on business and financial management ✓ Skills development for men and women in micro-enterprises 	<ul style="list-style-type: none"> ✓ Training for men and women in managing finances and enterprise development ✓ Monitor beneficiaries' satisfaction with access and quality of training ✓ Increase in micro-enterprises by men and women 	<ul style="list-style-type: none"> ✓ Increase in women's access to and control over financial resources ✓ Increase in level of understanding in managing finances and enterprise development ✓ Improvement in women's capacity to generate income
INSTITUTIONAL	<ul style="list-style-type: none"> ✓ Assess policy-level, legal, and procedural constraints to women's access to credit ✓ Reservation among the poor about institutional finance and services—access to adequate information ✓ Capacity within the financial institutions to handle small loans ✓ Sustainability of micro finance institutions (MFIs) serving the poor ✓ Men's and women's repayment record 	<ul style="list-style-type: none"> ✓ Policy initiatives to improve access to credit, simplify procedures for poor and illiterate ✓ Design and deliver special line of credit for small loans—raise awareness ✓ Technical assistance/capacity building for MFIs, linked to performance and outreach ✓ Community participation and contribution to ensure sustainability and commitment 	<ul style="list-style-type: none"> ✓ Collect gender-disaggregated data on volume and frequency of credit, savings, and repayment ✓ Improve repayment rates by reducing the portfolio at risk ✓ Increase MFIs' efficiency ✓ Monitor beneficiaries' satisfaction with financial institutions 	<ul style="list-style-type: none"> ✓ Improvement in financial institutions' services for rural poor ✓ Better access to credit for men and women ✓ More MFIs targeting women in poor communities ✓ Increased levels of satisfaction with financial institutions
NOTE FOR TASK TEAMS	<ul style="list-style-type: none"> ✓ Conduct gender-sensitive benchmark survey and collect gender-disaggregated data on credit and savings ✓ Gather information on social and cultural norms and gender-based differences in handling finances and decision making ✓ Establish gender-sensitive baseline data 	<ul style="list-style-type: none"> ✓ Credit savings societies to be formed around activities ✓ Need for farmers' capacity building in financial skills and management ✓ Establish baseline data on women's and men's roles and level of satisfaction with the current situation ✓ Finalize gender-sensitive baseline data 	<ul style="list-style-type: none"> ✓ Project monitoring should reveal the extent of control over resources by women in addition to quantitative aspects ✓ Monitor changes in baseline data on women's and men's roles and level of satisfaction with the current situation ✓ Monitor changes compared to gender-sensitive baseline data 	<ul style="list-style-type: none"> ✓ Project's overall impact on men and women needs to be documented separately ✓ Evaluate changes compared to gender-sensitive baseline data

Table 27: Suggested Gender-Related Outcome and Impact Indicators

OUTCOME INDICATORS	IMPACT INDICATORS
<ul style="list-style-type: none"> ✓ Percentage of project beneficiaries who are female * ✓ Percentage of active loans to women—microfinance * ✓ Percentage of active micro-savings accounts held by women * ✓ Percentage of active micro-insurance accounts held by women * ✓ Clients' level of satisfaction with rural financiers (disaggregated by gender) ✓ Percentage of micro-enterprises managed by women ✓ Repayment rates of loans by men and women ✓ Access to financial services by women and men 	<ul style="list-style-type: none"> ✓ Women farmers expand their livelihood options and derive better incomes ✓ Quality and choices of financial products by banks improved ✓ Increased number of women running their own business ✓ Improved access to rural finance by women's groups continues after the project ✓ Increase in assets held by women

* Core sector indicator

EXAMPLE OF A GENDER-INTEGRATED PROJECT: MICROCREDIT FOR WOMEN

The Project Development Objective is to enhance the skills, productivity, and income of beneficiaries in the project area.

Women in the project area do not normally have access to institutional financing for improving their household, social, and economic welfare. Credits are used to encourage women to form and remain in groups organized around productive activities. The credit strategy promotes entrepreneurship and empowerment by providing additional sources of income.

The performance of credit institutions is to be improved to better serve project beneficiaries. The project also emphasizes nonfinancial services such as client training to enhance credit management performance. Women are consulted during project design and implementation, and gender studies are used to capture current gender issues and establish a baseline to be monitored over the course of the project.

Table 28: Results Framework

PROJECT DEVELOPMENT OBJECTIVE (PDO)	PROJECT OUTCOME INDICATORS	USE OF PROJECT OUTCOME INFORMATION
Improved income of women beneficiaries in the project area	Percentage/number of women with doubled income	If target is not reached, review and adjust microcredit schemes and strategy for empowerment and client training
INTERMEDIATE OUTCOMES	INTERMEDIATE OUTCOME INDICATORS	USE OF INTERMEDIATE OUTCOME MONITORING
Outcome 1: Improved credit management performance among all project beneficiaries	Repayment rates of loans by men and women	If repayment rates are below target, review and adjust initiatives toward nonfinancial services to improve credit management
Outcome 2: Increased quality of services provided by rural finance institutions	Percentage of women and men who are satisfied with services provided by rural finance institutions	If target is not reached, review and improve training of staff in finance institutions to better serve both men and women in the community

Table 29: Arrangements for Results Monitoring

PROJECT OUTCOME INDICATORS	BASELINE	MIDTERM	FINAL	DATA COLLECTION AND REPORTING
Percentage of women who doubled their income	w: 0% m: 0%	w: 40% m: 60%	w: 70% m: 70%	Household survey against baseline data; special studies
INTERMEDIATE OUTCOME INDICATORS	BASELINE	MIDTERM	FINAL	DATA COLLECTION AND REPORTING
Outcome 1: Repayment rates of loans by men (m) and women (w)	w: 50% m: 30%	w: 70% m: 60%	w: 80% m: 80%	Bank records; customer satisfaction survey
Outcome 2: Percentage of women (w) and men (m) who are satisfied with services provided by rural finance institutions	w: 20% m: 50%	w: 50% m: 70%	w: 90% m: 90%	

Photo 6: Women Returning Home from Market with Purchases in Bangladesh



Source: Eric Miller.

Photo 7: At Home in Mozambique



Source: Scott Wallace.

REFERENCES AND RESOURCES

- Bamberger, Michael. 1999. *Developing Gender Sensitive Monitoring and Evaluation Systems for Rural Travel and Transport Projects and Programs—Draft*. The World Bank, Washington, D.C.
- Bamberger, Michael, Mark Blackden, Lucia Fort, and Violeta Manoukian. 2002. "Gender," in *PRSP Sourcebook*. The World Bank, Washington, D.C.
- Canadian International Development Agency (CIDA). 1997. *A Project Level Handbook: The Why and How of Gender-Sensitive Indicators*. Author, Canada.
- Canadian International Development Agency (CIDA). 1997. *Guide to Gender-Sensitive Indicators*. Author, Canada.
- Fong, Monica S., and Anjana Bhushan. 1996. *Toolkit on Gender in Agriculture: Gender Toolkit Series No. 1*. The World Bank, Washington, D.C.
- Food and Agriculture Organization (FAO). 2011. *State of Food and Agriculture 2010–11. Women in Agriculture—Closing the Gender Gap for Development*. Author, Rome.
- King, Elizabeth, and Andrew D. Mason. 2001. *Engendering Development through Gender Equality in Rights, Resources, and Voice*. The World Bank, Washington, D.C.
- Kusek, Jody Z., and Ray Rist. 2004. *Ten Steps to a Results-Based Monitoring and Evaluation System*. The World Bank, Washington, D.C.
- World Bank. Gender in Agriculture. URL: <http://www.genderinag.org>.
- World Bank. 2002. *A Sourcebook for Poverty Reduction Strategies, Volume 1. Community Driven Development*. Author, Washington, D.C.
- World Bank. 2003. *Social Analysis Sourcebook: Incorporating Social Dimensions into Bank-Supported Projects. Social Development Department*. Author, Washington, D.C.
- World Bank. 2012a. *Core Sector Indicators—Guidance. Results Platform. OPCS, 2012*. Author, Washington, D.C.
- World Bank. 2012b. *World Bank Group Agriculture Action Plan 2013–2015*. Author, Washington, D.C.
- World Bank. 2012c. *World Development Report 2012: Gender Equality and Development*. Author, Washington, D.C.
- World Bank, Food and Agriculture Organization (FAO), and International Fund for Agricultural Development (IFAD). 2009. *Gender in Agriculture Sourcebook*. Author, Washington, D.C.

Prepared by:

Eija Pehu
Pirkko Poutiainen
John Mackedon
Hild Rygnestad

In cooperation with the Gender in Rural Development Thematic Group, Agriculture and Rural Development Department,

The World Bank
Washington, D.C.
2012



THE WORLD BANK

Agriculture and Environmental Services
1818 H Street, NW
Washington, D.C. 20433 USA
Telephone: 202-477-1000
Internet: www.worldbank.org/ard