



## Towards a World Bank Group Gender Strategy Consultation Meeting with the Private Sector and Development Partners | June 23, 2015 Feedback Summary Jakarta, Indonesia

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The consultation meeting with **private sector leaders and development partners** was held on June 23, 2015 in **Jakarta, Indonesia**. After a presentation by the World Bank Group Gender Team on the background, intended scope and process for the strategy, the floor was open for participants' comments and recommendations. The summary below captures the main points and recommendations raised during the meeting.

**Total Number of Participants: 17.** A participant list is available [here](#).

### Feedback from Stakeholders

#### 1. KEY GENDER GAPS THE WORLD BANK GROUP SHOULD TAKE INTO CONSIDERATION AS PRIORITY TO HELP COUNTRIES REDUCE POVERTY AND PROMOTE MORE EQUITABLE SOCIETIES

The World Bank Group (WBG) should consider the following areas as priority:

- **Access to Finance.** The mentality of men being the primary provider still exists. On banking forms, consent is needed from a spouse in order to take a loan. Therefore, if women would like to borrow funds, their husband's approval is needed, especially if collateral is used. Spousal consent for loans is standard practice across banks in Indonesia. Additionally, while **banks are moving towards more sophisticated forms of banking and are improving services for current customers, they are not necessarily improving access for the unbanked**, therefore the WBG should be aware of this challenge.
- **Transport.** Due to the combination of **limited transport options** in rural areas, distance to markets and the lack of childcare services, many women often opt out of the workforce. Lengthy traffic jams in urban areas also pose a challenge.
- **Care.** Lack of care services was noted as an issue by many participants. In addition, while a regulation is in place to ensure the availability of nursing rooms, implementation has been weak.

- **Occupational sex segregation.** This should be considered a serious issue in Indonesia and should be tackled early on by addressing preferences.
- **Women’s political participation.** In order to boost women’s access to financial resources and services, increasing women’s participation in politics is essential. A legislated candidate quota stipulates that the list of nominees of candidates for members of the House of Representatives shall contain at least 30 percent of women’s representation, however, the current figure stands at 18 percent.
- The Bank Group should also consider **working with men and boys**, and promoting fatherhood. Increasing engagement in this area can help to change mind-sets regarding the role of women and men both within and outside of the household.
- **Female economic migrants.** Building skills on financial literacy remains a challenge.

## 2. EXAMPLES OF PUBLIC AND PRIVATE SECTOR POLICIES, APPROACHES AND PROGRAMS THAT HAVE HELPED REMOVE ECONOMIC AND SOCIAL CONSTRAINTS TO WOMEN AND GIRLS AND THAT THE WORLD BANK GROUP STRATEGY COULD LEARN FROM

- The Bank Group could learn from the following policies, approaches and programs:
  - **Canada -Department of Foreign Affairs and Trade, Gender Action Plan.** In this strategic document, gender is treated as a high level objective with relevant indicators to promote project accountability. The WBG could learn from this approach.
  - **Australia - Department of Foreign Affairs and Trade, “KOMPAK” (Governance for Growth) program.** In this program, the aim is to deliver official development assistance (ODI) differently. DFAT Australia engages in dialogue with other donor partners to understand their activities in a particular context. In addition, the objective is to work in a non-linear manner and to understand the political economy of Indonesia. Exploring local solutions with local partners is also a focus with space for experimentation and then the diffusion of proven solutions. A virtual safe space is also created for teams to discuss approaches, but also failures and subsequent lessons learned.
  - **Australia - Department of Foreign Affairs and Trade, Empowering Indonesian Women for Poverty Reduction (MAMPU) program.** The program aims to improve the lives of poor women through increasing women’s access to jobs and removing workplace discrimination; improving women’s access to government social protection programs; and improving conditions for women’s overseas labour migration. It is also working to strengthen women’s leadership for better maternal and reproductive health and to reduce violence against women. The program works with partner organizations to analyze constraints, pilot solutions, and form coalitions with the government, parliament, media, and the private sector to advocate for positive change and increase women’s voices in decision making.

### 3. RECOMMENDATIONS ON HOW THE WORLD BANK GROUP CAN BETTER SUPPORT COUNTRIES AND COMPANIES IN THEIR EFFORTS TO STRENGTHEN THEIR SYSTEMS AND INSTITUTIONS WITH RESPECT TO GENDER EQUALITY TO YIELD MORE SUSTAINABLE RESULTS

- To help countries yield more sustainable results in the area of gender equality, the WBG should:
  - **Focus on the legal framework and related barriers.** Recently **Aceh** has implemented **limitations on women’s work and movement** at night. The **menstrual leave** was also seen as problematic by the private sector. According to Indonesia’s labour laws, women are entitled to two days of menstrual leave per month.
  - **Consider the inhibitors and enablers of women’s work.** Often parents have a strong decision-making role in this context. They tend to govern decision about education, marriage and childrearing. Therefore, **barriers to women’s work are sometimes their mothers or mothers-in-law, rather than their husbands.**
  - **Prioritize women’s leadership in the private sector, especially on corporate boards.** While women predominate in middle management, they still face barriers at higher levels of leadership. Home-based work and flexible hours could be effective in this area.
  - **Focus on entrepreneurship.** Access to credit for women entrepreneurs was not perceived to be the challenge, especially at high income levels. A focus on supporting services, such as business training was suggested. Additionally, women were perceived as less tech-savvy. Access for the very poor was also noted as a challenge; since they are considered risky as borrowers, they tend to experience exclusion from financial mechanisms, such as revolving funds.
- In the area of **partnerships**, the WBG should:
  - Work with the government agencies, such as the **Department of Manpower and Transmigration, National Board for Placement and Protection of Migrant Workers (BNP2TKI), Coordinating Ministry for Economic Affairs, and the Ministry of Finance** specifically on the issue of remittances and financial literacy training.
  - Improve its collaboration with other donor partners, especially DFAT Canada.
- On this issue of **strategic mainstreaming**:
  - Some support was expressed for a more selective approach to mainstreaming. Broad gender mainstreaming often becomes a box-ticking exercise, therefore, strategic mainstreaming was welcomed; however, consistent diagnostics were emphasized.
  - The Bank Group should **ensure that country teams have the resources and expertise** to implement this effectively, otherwise, strategic mainstreaming will not work well in practice.
  - As the WBG transitions away from broad mainstreaming, **ensure that this shift is transitional**, so that development practitioners do not completely forget about work on gender equality.

#### 4. IMPORTANT KNOWLEDGE GAPS – AREAS WHERE WE DON'T KNOW ENOUGH AND THE WORLD BANK GROUP SHOULD PRIORITIZE IN ITS WORK TO HELP CLOSE GENDER GAPS

- While **gender disaggregated data exist** within banks (when an account is opened there is a field for registering gender), these are not aggregated or analysed. Therefore, **the WBG could play a critical role in this area and help the banks with this analysis.** Additionally, **sharing findings from other analyses** could be useful, for example, evidence that women demonstrate higher rates of compliance with respect to repayment.
- In cases where such data do not exist, the **Bank Group could work with OJK** (financial services authority for Indonesia) and persuade them and ask local banks to collect this data. OJK has a financial inclusion mandate and therefore an interest in including more women.
- In terms of evidence, the WBG could **look at uptake regarding credit versus business training.** Anecdotal evidence suggests that women entrepreneurs often opt for business training instead of credit, therefore, research on this would be useful.
- With respect to **access to finance data, challenges were expressed about the accuracy of existing data.** More specifically, the data on the government side regarding women's entrepreneurship might not be correct. Therefore, the WBG can work with the private sector to improve the accuracy of such data.
- The Bank Group could support a **survey of large companies to understand the gender-specific dynamic and barriers.** For example, banking is considered a sector that employs many women, however, this is not the case in the manufacturing sector. Therefore, **sector-specific studies could be a focus.**