1. Introduction

This document presents World Vision’s feedback and recommendations for the World Bank’s draft Gender Strategy 2024-2030: Accelerate Gender Equality for a Sustainable, Resilient and Inclusive Future. World Vision congratulates the World Bank for its efforts to engage with civil society and multiple stakeholders on drafting this vital strategy and commends the World Bank’s strong focus on tackling gender-based violence in the updated strategy. We also commend the World Bank on its strong institutional commitment and results shown through the gender tag and flag and its broader work to further mainstream gender equality and accountability for gender results across the World Bank Group.

Nevertheless, World Vision is concerned about the significant lack of focus on children, particularly girls and adolescents who face unique vulnerabilities, in the document and urges the Bank to better recognise the experiences, needs and interests of girls and to adopt a recognition of the wider life cycle approach in its new Gender Strategy.

We see many intersections between the World Bank’s gender strategy and World Vision’s own priorities for gender equality and social inclusion. Our work priorities are further elaborated in Annex 1, page 12 of the report. We look forward to finding ways to partner with the World Bank for collective action to accelerate gender equality, with a specific focus promoting the rights of the most vulnerable girls and women.

2. General Comments

2.1. Stronger Focus on the Lifecycle Approach

World Vision recommends that the World Bank Gender Strategy integrates a stronger focus on a lifecycle approach, thereby recognising and addressing the ways in which the impacts of gender inequality and social exclusion reach from birth across all life stages. Incorporating a lifecycle lens and looking at how gender matters in relation to specific moments and stages of life is essential to foster girls’ and women’s empowerment and
leadership and break intergenerational cycles of gender inequality and structural barriers undermining women's equal leadership and participation in society. World Vision recommends the World Bank to integrate UNICEF's recommendations that social protection interventions should aim to map vulnerabilities across the lifecycle and take age, gender, disability, marginalisation and its intersections, context-specificity, and humanitarian needs into consideration.¹

We appreciate the World Bank's recognition of the links between gender equality and improved child well-being in the draft Gender Strategy and encourage the World Bank to include further statistics and a stronger focus on these synergies.

2.2. Girls' Voice and Agency

World Vision notes with concern the lack of adequate focus on girls, as well as the recognition of the importance of adolescence as a critical life phase for supporting and building towards women's leadership in the draft Gender Strategy. Adolescence is a period where gender disparities become more pronounced and it is a season that presents unique risks and opportunities for girls and boys.² Many challenges faced by adolescent girls, including the burden of unpaid work, increased risks of sexual violence and early pregnancy, pressures or expectations to marry, and barriers to accessing inclusive education and quality food, among others, are exacerbated for girls with intersectional identities. Girls with disabilities, those from ethnic or minority backgrounds, and those living in conflict and crisis situations are likely to face additional barriers to realise their rights.

Furthermore, we note with concern the lack of strong references to girls' voices and agency in the draft Gender Strategy. World Vision recognises young people as those closest to the issues impacting their lives and applauds efforts to amplify their voices and advocacy efforts. As such, there is an urgent need to strengthen girls' participation across economic, political and social spheres and within education and life skills development, recognizing and developing girls as active citizens in their communities and societies. A global survey of 29,000 girls and women aged 15-24, from 29 countries, found that respondents face significant barriers whilst taking part in political activities and feel poorly represented by the decisionmakers elected to serve them. Only half (50%) reported believing that people in their community view it as acceptable for girls and young women to engage in political activities.³

¹ UNICEF, 2021, "Social Protection and Gender Equality Outcomes across the Life-Course. A Synthesis of Recent Findings"
² UNICEF, 2022, "Gender Equality Adolescent Data Portal"
World Vision urges the World Bank to actively seek to include the voices and experiences of girls – particularly those who are most marginalised due to disability, forced displacement, and/or minority status – in the development and shaping of global, regional, multilateral and national policies that most affect their lives. This could be done, for example, through including children’s and adolescents’ groups and networks in consultations, meaningful participation in decision-making, and co-creation of policies and programming with them.

2.3. Conceptual Framework in the Draft Gender Strategy

World Vision supports the new Conceptual Framework section in the draft Gender Strategy as it provides a comprehensive background and reflects the complexity of advancing gender equality. World Vision welcomes the focus on innovation, financing and acting collectively as key drivers of change for gender equality and is happy to see references to behavioural insights.

In the area of innovation, the key focus should be addressing both the lack of scaling-up successful interventions and the development of new approaches. It remains important that innovative solutions – especially technology-based solutions - are based on a solid understanding of women’s and girls’ access to those solutions and designed to address the barriers of the groups that face most exclusion. Otherwise, these innovations will build solutions that drive further disparity between groups of people.

World Vision’s programmes provide many examples of innovation for gender equality that can provide interesting approaches and learnings for the World Bank. One example is the Savings for Transformation (S4T) project model which builds resilience for vulnerable families. Through S4T Groups, men and women in poor communities set up their own groups which enable them to save money together in small amounts and lend to each other when needs arise, such as family members’ illness, children’s education, and falling income due to droughts. VisionFund 4 supports savings groups by supplying lines of credit and savings accounts that allow members to manage their money. Groups are also strong platforms to promote girls’ education and sensitise children, parents and communities on

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4 VisionFund International is the microfinance subsidiary of World Vision International and its financial inclusion work complements World Vision’s long-term development and disaster response work. VisionFund focuses on empowering families to create income and jobs through micro credit, insurance and access to savings particularly focusing on those who have no access to formal financial services. Globally VisionFund has a portfolio of over $500m, lending to around 1m clients globally, with group loans, loans to savings groups and individual loans for a mix of agriculture, commercial enterprise and for household needs such as Wash or Education. Around 70% of clients are women, 62% live in rural areas and 39% borrow for agriculture. [https://www.visionfund.org/](https://www.visionfund.org/)
the risks of teenage pregnancy, child marriage and other forms of GBV and on how to support at risk girls and already married girls.

2.4. Gender Norms perpetuating Gender Inequality

World Vision would like to recommend that the World Bank includes a stronger reference to gender norms in its new Gender Strategy. The role of gender norms in perpetuating gender inequality is increasingly documented and part of a behavioural approach. For instance, World Vision’s new research report, *Young and Married*, focusing on the experiences and needs of married adolescent girls and young women in Bangladesh, Mauritania, Nepal and Tanzania\(^5\) shows that despite contextual differences, harmful gender norms continue to be a common factor shaping girls’ opportunities, acceptable behaviour and choices.

Gender biases remain deeply entrenched across the world. For instance, a recent UNDP report shows that there has been no improvement in biases against women in a decade, with almost 9 out of 10 men and women worldwide still holding such biases.\(^6\) Changes in laws and norms do not guarantee real life changes, unless patriarchal and discriminatory social norms are changed. Thus, World Vision would like to recommend addressing gender norms to be elevated as one of the standalone outcomes in the World Bank’s new Gender Strategy. World Vision also urges the Bank to ensure strong investments in social and behavioural change interventions and approaches to tackle harmful gender norms. These behavioural approaches need to include faith-based approaches and ensure working with faith leaders as key actors.

World Vision has been investing in tackling entrenched social, cultural and gender norms that maintain harmful traditional practices like child marriage in multiple contexts. Using best practices in social behaviour change to assess, design, and measure change, new insights into effective social norms programming are emerging. In Ethiopia and Bangladesh, World Vision trialled the Social Norms Exploration Tool (SNET), a practical and participatory method developed by the Georgetown University. The tool provided step by step guidance, exercises and tools to explore the norms that drive behaviours around child marriage and interpret findings to inform programme design and M&E.

2.5. Intersectionality

Individuals are diverse and identify as part of different groups, therefore inequality or exclusion is intersectional. It remains critical to pay attention to the overlapping and inter-

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\(^5\) World Vision, 2023, “Young and Married. Understanding the Experiences and Needs of Adolescent Girls and Young Women in Bangladesh, Mauritania, Nepal and Tanzania”

related unequal power relations and vulnerabilities. Though the draft Gender Strategy mentions intersectionality, the lens does not come out strongly in the implementation section of the document. Some of the approaches that are mentioned don’t seem grounded in the comprehensive analysis of the barriers that may prevent various groups of women and girls from accessing services, markets and opportunities. Without this imbedded within the core of the strategy, it runs the risk of increasing inequalities for women and girls who are marginalised by numerous social factors and driving unequal power relations.

Furthermore, some of the actions outlined in the draft Gender Strategy do not adequately address or recognise the diverse barriers that women and girls face. Under Outcome 3: Improve equal access to more and better jobs, including jobs of the future, the strategy outlines actions to strengthen women’s skills and capacities and access to opportunities. However, this doesn’t adequately reflect the barriers that women and girls may face due to restrictive social norms and power relations in their families, communities and societies for instance, when women farmers engage in formal, higher value-added crops or when women entrepreneurs launch their business or women and girls seek other career opportunities in traditionally male dominated sectors

World Vision would like to recommend the World Bank to strengthen its focus on intersectionality throughout the report and ensure that an intersectional lens is stronger within the economic development and women’s leadership strategic objectives.

2.6. More Focus needed on Food Security and Malnutrition

Globally, close to one in four women and girls are expected to be moderately or severely food insecure by 2030. According to the World Food Programme, of the 345 million people who are severely hungry in the world, nearly 60% are women and girls. It is also estimated that 30% of all women and girls aged 15 to 49 years are anemic. Thus, women and girls are disproportionately malnourished and food insecure. World Vision urges the World Bank to address this significant gender gap in its new Gender Strategy.

Women and girls are more vulnerable to hunger and malnutrition due to discriminatory and harmful gender norms, such as practices where women and girls eat last and least. Women also face limited decision-making power, access to and control over productive resources, information and services and significant mobility restrictions. The labour burden of women and girls significantly exceeds that of men and boys, undermining their productive capacity and exacerbating challenges in meeting their nutrition needs.

Women and girls already eat last and least, so the combined impact of diminishing

7 UN Women & UN Department of Economic and Social Affairs, Statistics Division, 2023, “Progress on the Sustainable Development Goals. The Gender Snapshot 2023”
8 https://www.who.int/health-topics/anaemia
resources and limited decision-making power over allocation of increasingly scarce resources mean the hunger crisis will deepen the systemic inequality that holds women and girls back from realizing their right to good nutrition.

Furthermore, nutrition is a critical investment and leading economists consistently rank nutrition amongst the most cost-effective ways to improve lives around the world. Not only are nutrition interventions relatively inexpensive to deliver, but they also have an extremely high return on investment.

Given the intrinsic linkages between gender equality and food security and malnutrition as well as the rising global food insecurity – and given the World Bank’s significant focus and interventions addressing global hunger including the $30 billion commitment announced in May 2022 which has been surpassed this year- World Vision urges the World Bank to have stronger focus on food security and malnutrition in its new Gender Strategy.

2.7. Diverse Approaches Required for Accelerating Gender Equality

Accelerating gender equality requires diverse approaches, including supporting women's and girls' empowerment at pivotal points in their life, engaging men and boys to support gender equality and see how gender inequalities affect their own development, well-being and rights. Partnering with and supporting women’s rights organisations and girl-led organisations to push for gender equality at local, national and global levels and holding governments accountable for their commitments to gender equality embedded in national laws and policies and international human rights instruments are also critical.

Accelerating gender equality also requires engaging faith leaders and communities to work together to champion gender equality and women's and girls' empowerment. World Vision urges the World Bank to pay particular attention to the engagement of faith actors who are essential partners in innovation and driving effective social and behavioural change in norms that impact women and girls. For example, World Vision’s work with faith leaders in Vanuatu influenced significant changes in men's behaviours towards their wives and children.

The draft Gender Strategy mentions that achieving gender equality is hard – which is partly true. Yet, World Vision would encourage slightly different framing to acknowledge that achieving gender equality requires ambitious, well-financed and long-term commitments that are accountability implemented.

2.8. Gender Equality and Women’s Empowerment not Limited to SDG5 and CEDAW
World Vision welcomes the draft Gender Strategy’s recognition of gender equality and women’s empowerment being enshrined in the Sustainable Development Goal 5 (SDG5) and in the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW). Yet, it is critical to recognise that gender equality and women’s rights are not only found in the SDG5 but across the SDG framework. Furthermore, it is important to recognise SDG5 as a prerequisite for the achievement of other SDGs and recognising the interlinkages between SDGs across 2030 Agenda for Sustainable Development.

In the area of international law, though CEDAW is a critical instrument for women’s rights and gender equality, the commitment to gender equality and non-discrimination is embedded in various other binding legal instruments and frameworks for action. We would like to recommend the World Bank to have stronger focus on integrating these international frameworks in its Gender Strategy and explore how the implementation of these instruments can help to service the Bank’s gender equality objectives.

3. Outcome 1: Accelerate Progress in Eliminating All Forms of Gender-Based Violence

World Vision addresses sexual and gender-based violence in both development and humanitarian contexts. For example, Channels of Hope for Gender is a World Vision methodology that motivates and strengthens the capacity of faith leaders and communities to address gender inequality, especially gender-based violence. World Vision partners with faith groups and local GBV services providers and referral networks. Channels of Hope for Gender projects have helped to engage faith communities in actions that contribute to GBV prevention, advocacy and response. World Vision’s Kenya Big Dream Project uses a holistic approach, including economic development, education and social norms components to help eradicate child marriage and female genital mutilation/cutting (FGM/C).

World Vision welcomes the draft Gender Strategy’s strong focus on eliminating gender-based violence. Yet, we recommend the World Bank to have stronger focus on eliminating gender-based violence in childhood. This is the time when many girls get married, undergo FGM/C and are vulnerable to other forms of GBV. Failing to address these forms of violence in childhood undermines all human capital interventions for children. Thus, it is vital to recognise and reflect on the distinctive vulnerability of girls and the impact of GBV in childhood through increased physical and mental distress, reduced access to education and future opportunities.

World Vision would also like to recommend the World Bank to add some specific statistics on girls in this strategy section to recognise their specific vulnerability to GBV. While
vulnerability depends on context, evidence suggests that disproportionate vulnerability of girls to GBV. For instance, approximately 15 million adolescent girls (aged 15-19) worldwide have experienced forced sex at some point in their life.\textsuperscript{9} According to UNICEF at least 200 million girls and women have been cut in 31 countries with representative data on prevalence.

Furthermore, we urge the World Bank to include a stronger reference to school related GBV and commit to further action in this area. In lower to middle-income countries, approximately 60 million girls are sexually assaulted on their way to school and up to 10% of adolescent girls aged 15 to 19 reported incidences of forced sexual intercourse or other sexual acts in the previous year.\textsuperscript{10}

Whilst it is women and girls who experience the heaviest burden of gender-based violence globally, World Vision welcomes the recognition of the harmful impact of gender inequality and in this specific section – GBV - on men and boys as well. In the area of gender-based violence, World Vision recommends a specific recognition of GBV against boys as 1 in 13 men have been abused as boys.\textsuperscript{11}

Furthermore, World Vision recommends the World Bank Gender Strategy to have a stronger focus on preventing child marriages since one in five one young women aged 20 to 24 years were married as children.\textsuperscript{12}

The draft Gender Strategy includes commitments to partnerships to transmit GBV prevention messages through schools, youth organizations, social media and technology. Yet, the prevention messages and awareness raising activities are not likely on their own to reduce GBV\textsuperscript{13} and instead, World Vision would like to recommend the Bank be more ambitious and commit to fully-pledged social and behaviour change interventions and approaches. Designing for behaviour change implies a series of steps that start with defining the promoted behaviours, understanding the barriers and enablers of the promoted behaviours (via formative research), designing interventions in consultation with targets groups, testing the interventions and scaling the refined interventions.

Partnerships are needed to develop these comprehensive SBC approaches rather than vague and ineffective prevention messages. Within this, World Vision would like to recommend the Bank explicitly state the importance of engaging with faith leaders and faith communities in social behaviour change interventions to address sexual and gender-based violence. In communities with high religious salience, faith actors are influential and

\textsuperscript{9} UNICEF, 2017: “A Familiar Face: Violence in the Lives of Children and Adolescents.”
\textsuperscript{10} Australian Government, Department of Foreign Affairs and Trade & The Global Women’s Institute at the George Washington University, “School-Based Interventions to Prevent Violence against Women and Girls. Evidence Brief”
\textsuperscript{11} WHO, 2022, “Child Maltreatment Factsheet”
\textsuperscript{12} UNICEF, 2023, “Is an End to Child Marriage within Reach? Latest Trends and future Prospects”, May 2023
\textsuperscript{13} Prevention Collaborative & UN Women, 2021 “Brief Awareness Raising to Prevent Violence against Women and Girls”
can become champions for gender equality and ensuring survivor-centred responses to GBV. Numerous studies have found that social behaviour change approaches that engage faith leaders and communities can reduce the prevalence of GBV and can positively influence survivor-centred responses to GBV.

4. Outcome 2: Build and Protect Human Capital

World Vision welcomes the recognition in the document that building and protecting human capital includes gender dimensions along the lifecycle. Yet, later in the same paragraph on page 15, there is a commitment to gender responsive approaches such as increasing women's participation in STEM fields. This misses an important pre-cursor of ensuring STEM education for girls.

Furthermore, in the area of education, schools are social institutions with significant influence over social norms. In the draft Gender Strategy, there are references to gender responsive approaches through school levels, but these may need to be strengthened or unpacked more to cover issues such as pedagogy, leadership in school and curriculum content. The section could also directly note accelerated learning programs/ catch up classes in the education outcomes section as these can play a significant role in getting girls back into school and enabling catch up with their peers.

World Vision would also like to highlight the importance of continuity of education in FCV and emergency contexts and in refugee settings as a priority given that girls are more likely to be out of school in such challenging settings.

Furthermore, the gender responsive approaches and measures for education and skills outcomes section misses a critical focus on addressing policies that limit women's and girls' access to education. These include laws or policies preventing pregnant girls or young mothers from attending mainstream education.

5. Economic Participation: Expand Economic Opportunities

Currently World Vision works on livelihoods and economic development in 65 countries. Women’s economic empowerment (WEE) is central to the realisation of World Vision’s vision: ‘for every child, life in all its fullness.’ When women work, economies and businesses grow, and families and communities thrive. Thus, we would like to commend the World Bank on its strong focus on some of the key areas of economic empowerment, including i) equal access to more and better jobs, ii) expanding ownership and use of economic assets and iii) expanding access to and use of services that enable economic participation.

Yet, World Vision recommends the World Bank to have a stronger focus on economic justice and empowerment for women and girls, as simply expanding economic opportunities for women will not enable women to engage meaningfully if the structural
barriers undermine their rights and options in this area. Furthermore, expanding economic opportunities could lead to increased disparity of vulnerable populations or groups of women. Thus, World Vision would like to recommend stronger focus on equitable economic opportunities and financial inclusion and ensuring targeted actions supporting groups of women and girls who face additional barriers in accessing economic opportunities – such as women with disabilities.

Furthermore, we would welcome a stronger focus on tackling the barriers to access to finance and access to internet – such as limited access to education and lower levels of income - in the new Gender Strategy and ensure that these are addressed as part of the strategy implementation.


This strategy objective focuses strongly on already employed women. There is a fundamental gap to break cycles of illiteracy and lack of access to education inhibiting girls to pursue education and career opportunities. Thus, in addition to the commitment to access quality employment, entrepreneurship and other opportunities across formal and informal sectors, it remains important to break intergenerational cycles of illiteracy as this is a vital pre-requisite for improving access to more and better jobs – and wider economic opportunities. Despite the steady rise in literacy rates, there are still 773 million illiterate adults around the world, most of whom are women.\(^\text{14}\) Furthermore, weaving in skills development curriculum at an early stage in education curriculum is key to inform girls’ career choices.

7. **Outcome 4: Expand Ownership and Use of Economic Assets**

Addressing security of land tenure policies is key for advancing economic empowerment of rural women. Access to land is often hindered by cultural norms. Many women do not have collateral security to access loans from banks or microfinance institutions. Interventions in this area should include lifting barriers in access to capital, access to land, markets and training and promotion of gender-sensitive financial products and instruments. All programmes and approaches should seek to address the full spectrum of these issues and embed addressing social norms that are linked to the laws and policies.

In terms of the commitments to close the gender digital divide, World Vision recommends rooting the section in stronger analysis of the barriers that women and girls face to access and use digital technology. The solutions proposed seem to focus on increasing knowledge and skills – even though the barriers are often linked to women’s access to physical technologies. There is an important element of education training to support the closing

\(^{14}\) UNESCO, Literacy – website, 2023
the digital gender divide, but these technologies should be more appropriate, available and accessible for women and girls.

Finally, the section places significant focus on financial inclusion and in this context, it is critical to ensure approaches beyond national financial inclusion strategies to include public – private sector partnerships with microfinance institutions. Removing barriers to financial inclusion also includes digitization of saving and lending groups in addition to the other actions mentioned in the section. Furthermore, expanding access to markets section would benefit from adding digital local value chain development through localised platforms such as eMlimi in Malawi.

8. **Outcome 5: Expand Access to and Use of Services that enable Economic Participation**

Globally, women spend 2.8 more hours per day than men on unpaid care and domestic work. Unpaid work carried out by women is estimated to add nearly 11 trillion dollars to the global economy each year, or around 9% of global GDP. Yet, in many contexts, this vital work remains unrecognised and undervalued.

World Vision welcomes the focus on recognising, reducing and redistributing unpaid care work under the Outcome 5: Expand access to and use of services that enable economic participation of the draft Gender Strategy. Yet, we would like to see stronger focus on unpaid care work in the draft Gender Strategy given its significant impact on women and girls’ economic participation – but also on their rights and well-being more broadly. In this context, we would urge the World Bank to commit to concrete measures to recognise, reduce and redistribute women’s disproportionate share of unpaid care work through adoption and promotion of appropriate gender- transformative policies, promotion of social protection and labour rights including provision of childcare, maternity and parental protection and caregiver policies and addressing gender norms and stereotypes that fuel the gendered division of unpaid care work.

9. **Outcome 6 Advance Women’s Participation, Decision-Making and Leadership**

World Vision welcomes the focus on women’s participation, decision-making and leadership but would like to urge the World Bank to build a stronger focus on life-cycle approach to leadership in this strategic objective. Furthermore, we note the lack of specific focus on adolescent girls’ participation and leadership under this objective. For

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16 Economic Justice and Rights Action Coalition, 2021, “Care Manifesto”, CARE International
instance, the section highlights the role of women in climate action and includes commitments to expand women’s voices and opportunities in green and just transition development and multilateral climate dialogues - amongst other issues. Yet, World Vision would urge the World Bank to ensure a focus on bringing the voice of children and adolescents to the climate dialogues as well and particularly recognize the need to empower girls, especially those who are most at risk due to climate change, to meaningfully participate in local, national and global climate change discussions and decision-making processes and to work to ensure that their input is heard and acted upon.

Annex 1

World Vision’s Work to promote Gender Equality and Social Inclusion

Gender equality and social inclusion are integral to achieving World Vision’s "Our Promise" strategy and child well-being objectives. As a child-focused, Christian and community-based organisation, World Vision has numerous commitments to gender equality and social inclusion (GESI), including passing a recent policy on gender equality and social inclusion. The policy outlines our commitment to ensuring programmes include children and their families who face the most vulnerability and exclusion due to discrimination, violence, risk of disaster and deprivation. We do so “without distinction of any kind, such as race, colour, sex, language, religion, political or other opinion, national or social origin, property, birth, sexual orientation, gender identity or other status”.

Throughout its over 70-year history, World Vision has been engaging actively on issues relating to gender equality and social inclusion. World Vision is focused on implementing its updated GESI policy, which focuses on both institutional mainstreaming and GESI-transformative programming. World Vision is also rolling out our GESI approach that highlights intersectionality, addressing the barriers people face due to gender and other intersecting social categories such as disability, ethnicity, and migration status. World Vision’s approach includes our GESI Theory of Change which frames programming around five key domains: access, participation, decision-making, systems and well-being. The theory of change includes integrated systems and rights-based approaches toward the advancement of gender equality and social inclusion. The objectives of our GESI approaches are to achieve agency, empowerment and transformation to support the five domains of change.

We prioritise empowering women and girls, engaging men and boys for gender equality, supporting positive child and youth development, facilitating economic empowerment and working with key actors in communities and societies, such as faith and traditional leaders.

Our GESI programming ranges from programmes that increase maternal health, prevent and respond to sexual and gender-based violence and address barriers to girls’ education.
to programmes that empower young people to be active agents of change and amplify their voices, engage men and boys to support gender equality, increase women's economic empowerment and promote women's leadership.

For more information or any feedback, please contact:

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