# **Consultation draft**

**WORLD BANK** GENDER STRATEGY 2024-2030

# **ACCELERATE GENDER EQUALITY** FOR A SUSTAINABLE, RESILIENT, **AND INCLUSIVE FUTURE**







# ACCELERATE GENDER EQUALITY FOR A SUSTAINABLE, RESILIENT, AND INCLUSIVE FUTURE

The World Bank will support innovation, financing, and collective action to end gender-based violence, elevate human capital, expand and enable economic opportunities, and engage women as leaders.

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# **ABBREVIATIONS**

AFE Africa Eastern and Southern
AFW Africa Western and Central
COVID-19 Coronavirus Disease 2019

CPF Country Partnership Framework
CSO Civil Society Organization
DPO Development Policy Operation

EAP East Asia and Pacific

FCV Fragility, Conflict and Violence

GBV Gender-Based Violence GDP Gross Domestic Product

GSIP Gender Strategy Implementation Plan

IBRD International Bank for Reconstruction and Development

IDA International Development Association
 IFC International Finance Corporation
 LAC Latin America and the Caribbean
 MENA Middle East and North Africa

MIGA Multilateral Investment Guarantee Agency

SAR South Asia Region

SEA/SH Sexual Exploitation and Abuse and Sexual Harassment

SOGI Sexual Orientation and Gender Identity

SSA Sub-Saharan Africa

STEM Science, Technology, Engineering and Math

UN United Nations

We-Fi Women Entrepreneurs Finance Initiative

#### **OVERVIEW**

Gender equality is an urgent imperative. The world is experiencing an unprecedented set of crises with disproportionately negative impacts on women, girls, sexual and gender minorities, and marginalized groups. Climate change, fragility, conflicts, forced displacement, and pandemics threaten hard-won gains in women's human capital. As crises intertwine with structural transformations, gender constraints increasingly harm societies, including men. Adding to the urgency are reversals in countries like Afghanistan, forced displacement from conflicts, and backlash in many societies.

At stake is the fundamental human right of gender equality for all people, a matter of fairness and justice. It is a foundation for a peaceful and prosperous world and essential for development and for achieving all the Sustainable Development Goals (SDGs) and delivering on the principle of "Leaving No One Behind". Studies consistently show that removing gender barriers unlocks economic productivity, reduces poverty, deepens social cohesion, and enhances well-being for current and future generations. Women's active participation and leadership in community resource management and resilience and institutions more competitive and inclusive.

Yet achieving gender equality is uniquely challenging and complex. It calls for changes spanning country laws and policies, public and private sector activities, civic engagement and personal lives. To make sure transformative change happen, it is necessary to address the imbalances in power relations and roles between men and women, as well as the visible and invisible structures and discriminatory gender norms that uphold these inequalities. In addition, not all gender inequalities are created equal, there is a need to address "the situation of those affected by all forms of compounded and intersecting forms of discrimination".

Accomplishing such changes requires a sustained and broad-based commitment, and financing for evidence-based solutions. This is especially difficult in the current global environment of sluggish growth and rising poverty, as governments face hard choices under fiscal and debt constraints. Growing evidence on the wide-ranging negative impacts of gender constraints, and on how to address them, can inspire and inform the way forward.

The proposed 2024–2030 World Bank Gender Strategy puts forward the bold ambition to *accelerate gender equality for a sustainable, resilient, and inclusive future* in alignment with the World Bank Evolution Roadmap. The Strategy responds to the global urgency, fundamentality, and complexity of achieving gender equality. Building on implementation of the 2016-2023 Gender Strategy, the new strategy proposes to engage with greater ambition—approaching gender equality for all as essential for global development—and to engage differently (Figure 1).

First, the new strategy emphasizes six outcomes across three strategic objectives.

# Foundational wellbeing: End Gender-based Violence & Elevate Human Capital

Outcome 1: Accelerate progress in eliminating all forms of gender-based violence Outcome 2: Build and protect human capital

# Economic participation: Expand and Enable Economic Opportunities

Outcome 3: Improve equal access to more and better jobs, including jobs of the future

Outcome 4: Expand ownership and use of economic assets

Outcome 5: Expand access to and use of services that enable economic participation

# Leadership: Engage Women as Leaders

Outcome 6: Advance women's participation, decision-making and leadership

**Commented [S(1]:** including Afghanistan? Maybe here we could make reference to regions where protracted crises are still ongoing....

Commented [S(2]: `Achieving gender equality in agriculture and agrifood systems at scale could bring tremendous benefits. FAO conservatively estimates that closing the gender gaps in farm productivity and the wage gap in agrifood systems alone would increase global gross domestic product by at least 1 percent (or nearly USD 1 trillion). This would reduce global food insecurity by at least 2 percentage points, reducing the number of food-insecure people by 45 million.`

This is in line with paragraph 10. on page 11.

FAO. 2023. The status of women in agrifood systems. Rome.  $\underline{\text{https://doi.org/}10.4060/\text{cc5343en}}$ 

 $\label{lem:comment} \textbf{Commented [S(3]:} \ and \ women's \ and \ girls' \ empowerment$ 

Commented [S(4]: For more about intersectionality, UN Women released two years ago this publication The "Intersectionality resource guide and toolkit" <a href="https://www.unwomen.org/en/digital-library/publications/2022/01/intersectionality-resource-guide-and-toolkit">https://www.unwomen.org/en/digital-library/publications/2022/01/intersectionality-resource-guide-and-toolkit</a>

Compared with the four pillars of the 2016-2023 Gender Strategy (human endowments, jobs, asset control and ownership, and voice and agency), the new strategy responds to the global context by adding emphasis on ending gender-based violence; expanding care, digital, mobility, and other enabling services; and engaging women as leaders for sustainable, resilient, and inclusive futures.

The new strategy reaffirms the World Bank commitment to nondiscrimination, inclusion, and equality of opportunity, encompassing sexual and gender minorities. It acknowledges the disadvantages facing men and boys as well as the distinct forms of discrimination and vulnerabilities arising from the intersection of gender with poverty, ethnicity, disability, and other characteristics. It proposes to involve men and boys to address issues specific to them as well as those that affect gender equality.

Figure 1: The World Bank will engage with greater ambition and differently



Note: Words in bold represent a new emphasis compared with the 2016-2023 Strategy.

Second, the strategy identifies innovating, financing, and acting collectively as drivers of change toward gender equality. Innovating refers to promoting solutions (based on data and evidence, digital tools, and analyses informed by behavioral insights) as well as learning from, building on, and refining solutions initiated locally. Financing involves securing and allocating resources effectively in and through the public and private sectors. Acting collectively recognizes that realizing gender equality requires concerted engagement by public and private sector actors, civil society, and international agencies as well as initiatives to elevate women's collective action and leadership.

The World Bank will approach the drivers of change in line with its comparative advantage. It will help clients test, adapt, and expand solutions, and achieve results at scale by addressing structural limitations and integrating gender analysis in macroeconomic and public finance policies, sector strategies and private sector practices. Securing financing and mobilizing private sector capital to advance gender equality will enable more comprehensive and lasting outcomes, while reserving scarce public resources for areas where it is needed most. Wider partnerships and stakeholder engagement will facilitate reforms and their implementation through collective action at different levels.

Third, the strategy fosters accountability for gender equality outcomes. Building on the current accountability in project design (gender tag/flag), the World Bank will stress gender outcomes in

Commented [P(5]: addressing unequal distribution and women's burden of unpaid care work'

Commented [S(6]: The strategy is implicitly enhancing gender transformative change, in terms of addressing underlying causes of gender inequalities, which lie in rigid social norms, attitudes and beliefs, which shape how women and men are expected to behave, the rights and opportunities that are offered to them and the aspirations they can pursue. Suggest to explicitly refer to changing discimiantroy gender norms from the start. This can reinforce the statements of paragraph 8. on page 10, and paragraph 21 on page 14.

Commented [S(7]: Suggest to explicitly refer to changing unequal power relations and building more equitable institutions (formal and informal rules, norms, laws) to enhance meaningful partnerships.

To reach scale on reducing the gender gap, governments, international organizations, civil society organizations and the private sector must influence positive changes in gender norms.

FAO. 2023. The status of women in agrifood systems. Rome.

https://doi.org/10.4060/cc5343en

project implementation and in country engagement. Country Partnership Frameworks will elevate gender outcomes in synergy with other development priorities and engage more actors in the gender space.

The 2024-2030 World Bank Gender Strategy will include an outcome-oriented results framework that builds on current corporate commitments and the World Bank Evolution Roadmap. While engaging with greater ambition to accelerate gender equality for a sustainable, resilient, and inclusive future, the World Bank will approach the related complex challenges with realism and long-term commitment.

**Commented [A(8]:** It is also key to advance the development and implementation of the harmonized gender equality marker across the WBG operations

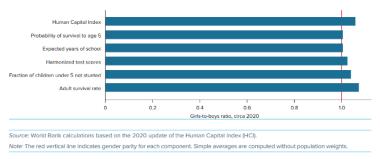
#### I. THE HISTORIC AND ONGOING URGENT CHALLENGE

1. **Progress toward gender**<sup>1</sup> **equality is urgent—and uniquely challenging.** The world is experiencing an unprecedented set of crises with disproportionately negative impacts on women, girls, sexual and gender minorities, and marginalized groups. The global economy is sluggish. Poverty is rising amid reversals in human development. Governments face hard choices under tightening fiscal and debt constraints. Gender equality as a development outcome with a deep intrinsic value risks being overshadowed by crises and undermined by traditional power relations and growing backlash. Yet evidence shows that women's participation and leadership in the economy and in decision making improves sustainability and resilience as well as economic growth, productivity, well-being and poverty reduction.

# Progress toward gender equality has been slow, uneven, and sometimes even reversed

2. **The last decade saw some hard-won gains in gender equality.** Girls' human capital is now equivalent to or higher than boys' in 90 percent of countries with available sex-disaggregated Human Capital Index data (Figure 1.1).<sup>2</sup> Maternal mortality rates have fallen substantially. Legal reforms and financing for women-led businesses have advanced, albeit slowly. But these gains have been uneven, with large regional variations. Africa Eastern and Southern (AFE) and Africa Western and Central (AFW) comprise two-thirds of the world's maternal deaths. Girls lag boys in completing secondary education in AFE and AFW, while boys are falling behind girls in South Asia (SAR), Latin America and the Caribbean (LAC), and East Asia and Pacific (EAP).<sup>3</sup> In many countries, human capital gains have been eroded by crises, such as the COVID-19 pandemic.<sup>4</sup>

Figure 1.1 Girls-to-boys ratio for Human Capital Index and its components, 2020



3. **Women's economic prospects remain constrained.** Globally, women still have just three-quarters of the economic rights of men and the pace of legal reforms has slowed over the past 15 years, falling to a historic low in 2022. More than 1 billion women do not have access to finance, and women are 21 percent less likely than men to access the internet. Labor force

<sup>&</sup>lt;sup>1</sup> For the purposes of this Strategy and following the World Development Report 2012 on Gender and Development, gender is defined as the social, behavioral, cultural attributes, expectations, and norms associated with biological sex. While sex is mostly based on biological differences, gender is also a social construct that determines roles and economic opportunities.

<sup>&</sup>lt;sup>2</sup> The World Bank Human Capital Index is an international metric that benchmarks key components of human capital across economies: Probability of survival to age 5, Expected years of school, Harmonized test scores, Fraction of children under 5 not stunted, Adult survival rate.

<sup>&</sup>lt;sup>3</sup> Data retrieved from the World Bank Gender Data Portal: Maternal Mortality and Completion of Secondary Education

<sup>&</sup>lt;sup>4</sup> Schady et al. (2023)

<sup>&</sup>lt;sup>5</sup> World Bank (2023).

<sup>&</sup>lt;sup>6</sup> Iglesias (2020).

participation has been stagnant since 1990, at around 53 percent for women and 80 percent for men, with the largest gaps in lower middle-income countries (Figure 1.2) and, regionally, in the Middle East and North Africa (MENA, 21 percent against 77 percent) and SAR (25 percent against 81 percent). Youth unemployment is higher among women than among men (Figure 1.3), especially in MENA.8 Women in the labor force are half as likely as men to have a full-time wage job, their jobs tend to be more vulnerable, and they earn 77 cents for every dollar men earn.9 Better paying occupations tend to be dominated by men. 10 Women farmers account for nearly half of the agricultural labor force in developing countries but fewer than 15 percent of agricultural landholders. Women farmers produce 15–35 percent less output per unit of land than men farmers. Eliminating the gender gap in farm productivity and the wage gap within agrifood systems has the potential to boost global gross domestic product by 1 percent, equivalent to nearly USD 1 trillion. Such gaps are driven by differences in access to information, credit, labor, and other inputs; cash crop production; and participation in +farmers groups. In the aftermath of the COVID-19 pandemic, partly due to their dilic responsibilities, women reported higher rates of employment loss than men in all regions with the largest gaps in MENA and LAC, while gender gaps in income loss were highest in Sub-Saharan Africa (SSA) and EAP<sup>1213</sup>

Figure 1.2 Labor force participation, 1990–2020

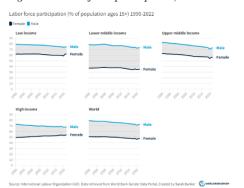
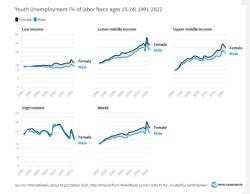


Figure 1.3 Youth unemployment, 1990-2020



4. **The gender gap is stark in business ownership and leadership.** The share of formal firms with majority woman ownership or a woman as top manager is barely 25 percent, and the share of women-led businesses declines steeply with firm size. Women continue to be underrepresented in leadership positions; globally for instance, in the private sector women hold only 20 percent of corporate board seats, 7 percent of board chairs, 5 percent of chief executive officer positions, and 16 percent of chief financial officer positions. <sup>14</sup> Gender gaps affect firm productivity, performance, and profits and can be attributed to a range of constraints, including inadequate skills, networks, and access to finance, technology, and markets, that affect women's

Commented [A(9]: Globally, 36 percent of working women and 38 percent of working men work in agrifood systems as of 2019. Source: FAO. 2023. The status of women in agrifood systems – Overview. Rome. https://doi.org/10.4060/cc5060en

Commented [P(10]: Source: FAO. 2023. The status of women in agrifood systems – Overview. Rome. https://doi.org/10.4060/cc5060en

**Commented** [R(11]: and also due to the type of their employment, which is usually short term or informal.

<sup>&</sup>lt;sup>7</sup> Pimkina and de La Flor (2020) and International Labour Organization retrieved from World Bank Gender Data Portal: <u>Labor force participation</u>

<sup>8</sup> Data retrieved from the World Bank Gender Data Portal: Youth Unemployment

<sup>&</sup>lt;sup>9</sup> Lo Bue et al. (2022).

<sup>10</sup> World Bank (2022).

<sup>11</sup> Care refers to childcare, eldercare, and care for persons with disabilities.

<sup>13</sup> Flor et al. (2022).

<sup>&</sup>lt;sup>14</sup> <u>Deloitte</u> (2022)

decision to become entrepreneurs, their sectoral choices, and business investments.<sup>15</sup> During the COVID-19 pandemic, women-led firms were, on average, 4 percentage points more likely to close and experienced larger revenue declines than those led by men, especially in societies with more conservative gender norms.<sup>16</sup>

- 5. **Gender-Based Violence (GBV) is one of the most prevalent human rights violations in the world.** Before the COVID-19 pandemic, the World Health Organization estimated that one woman in three worldwide experiences physical or sexual violence by an intimate partner or sexual violence by a non-partner.<sup>17</sup> During the pandemic, 54 percent of women reported a perceived increase in GBV in their community, with the highest perceived increases in LAC and SSA.<sup>18</sup> Online abuse is even more prevalent, affecting 85 percent of women and girls globally. Child marriage, forced pregnancies, sexual harassment, intimate partner violence, and female genital mutilation remain widespread. GBV has wide repercussions, including deteriorating physical and mental health, reduced access to education and jobs, inhibiting rural development and the achievement of food security and nutrition, and worsening human development and economic outcomes for survivors and their children. Surveys report sexual harassment in transport, public spaces, and the workplace as a deterrent to women's economic participation.<sup>19</sup> In the workplace, GBV is associated with reduced productivity, increased presenteeism<sup>20</sup> and absenteeism, and higher employee turnover.
- 6. The increase in global fragility and conflict has gender-differentiated implications, including GBV.<sup>21</sup> High levels of gender inequality and GBV are correlated with increased vulnerability to civil war and interstate war and the use of more severe forms of violence in conflict. For women and girls, the risk of GBV is especially high in fragility, conflict, and violence (FCV) contexts. Forced displacement amplifies the risk of GBV, as do gender-based barriers and constraints to economic opportunities, sexual and reproductive rights and health, and education, especially for adolescent girls. FCV contexts often entrench and amplify harmful gender norms and practices due to poorly functioning institutions, weak rule of law, and market failures, accompanied by a fraying of the social fabric. Men and boys are the main perpetrators of interpersonal violence, have a higher risk of conflict-related death and injury, and face difficulties with social and economic reintegration after conflict.
- 7. Gender inequality extends beyond women and girls. Rapid economic transformations have translated into job losses in sectors such as manufacturing and mining that traditionally employ men, affecting their incomes and their identity. Relatedly, boys are increasingly falling behind in education in many countries.<sup>22</sup> Men die by suicide at higher rates than women globally: three times higher in high-income countries and 1.5 times higher in low- and middle-income countries. "Deaths of despair" have been pronounced among men in response to social dislocations wrought by rapid economic change.<sup>23</sup> Sexual and gender minorities face stigma, violence, and discriminatory laws, policies, and practices. In many countries, sexual and gender minorities are marginalized and constrained in accessing essential services including education, healthcare, social protection, and housing—with negative consequences for society.<sup>24</sup> The intersection of

Commented [A(12]: The gender gap in land productivity

men in wage employment in agriculture; this means that women receive 82 cents for every dollar earned by men.

Source: FAO. 2023. The status of women in agrifood

systems - Overview, Rome,

https://doi.org/10.4060/cc5060en

between female- and male managed farms of the same size is 24 percent. On average, women earn 18.4 percent less than

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**Commented [R(14]:** in addition to conflict related death and injury, conflicts in Ukraine and Sudan have shown that men and boys can fall targets to conflict related sexual violence.

<sup>15</sup> Ubfal (2023) and Halim et al. (2023a).

<sup>&</sup>lt;sup>16</sup> Goldstein et al. (2022).

<sup>&</sup>lt;sup>17</sup> WHO (2021).

<sup>&</sup>lt;sup>18</sup> Flor et al. (2022).

<sup>&</sup>lt;sup>19</sup> UN Women (2021); EBRD, CDC, and IFC (2020).

<sup>&</sup>lt;sup>20</sup> Workers who are physically at work but are not fully functioning and may not be able to fully perform their duties.

<sup>&</sup>lt;sup>21</sup> World Bank Group (2020).

<sup>&</sup>lt;sup>22</sup> UNESCO (2022).

<sup>&</sup>lt;sup>23</sup> Case and Deaton (2020); King et al (2022).

<sup>&</sup>lt;sup>24</sup> Badgett (2020).

gender with age, disability, race, ethnicity, origin, sexual orientation, religion, occupation, and habitat (urban, rural, etc.), and poverty often heightens vulnerability. For example, almost three-quarters of out-of-school girls globally belong to an ethnic minority. Gender equality, by definition, entails ensuring that all people, no matter what their gender identity, have equal rights and opportunities.

8. Stereotypes and biases about gender roles persist, limiting progress towards gender equality. A global study by Equimundo<sup>25</sup> on gender attitudes around power, household gender roles, and violence reveals not only that men hold more restrictive views than women, but that the youngest men hold more restrictive views than men in their early 30s.<sup>26</sup> Similarly, a sizable share of respondents in the Pew Research Center 2019 Global Attitudes Survey agree that men should receive preferential treatment when jobs are scarce.<sup>27</sup> While the survey respondents reveal broad optimism about the future of gender equality, the United Nations Development Programme's Gender Social Norms Index surfaces that 91 percent of men and 86 percent of women exhibit at least one clear bias against gender equality and that such biases have intensified in many countries.<sup>28</sup> Some countries have reversed laws and policies supporting the rights of women, including sexual and reproductive health and rights.<sup>29</sup> Sexual and gender minorities are also held to repressive prevailing gender norms and face punishment, violence, and other forms of exclusion when they do not conform.

#### Gender equality is central to sustainable, resilient, and inclusive development

- 9. **Gender equality is a human right at the core of development.** Gender equality and women's empowerment are enshrined as Sustainable Development Goal 5 and in the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW). Global challenges can be overcome only by lifting barriers faced by women, girls, and sexual and gender minorities. Gender equality and women's participation in decision-making contribute to more inclusive institutions and pro-poor policy choices.<sup>30</sup> In households, gender equality improves choices and women's agency, leading to better child development outcomes, which in turn reduces the intergenerational transmission of poverty.<sup>31</sup> Conversely, ignoring the connections between poverty and the differential constraints faced by men, women, and sexual and gender minorities can undermine the effectiveness of poverty reduction efforts.
- 10. **Gender equality can drive inclusive economic growth and productivity.** The International Monetary Fund recognizes the macro-criticality of eliminating gender gaps, and the growth-driving power of enhancing women's labor force participation, productivity, wages, financial access, representation, and leadership. Compellingly, long-run Gross Domestic Product (GDP) per capita is estimated to be almost 20 percent higher when women's employment is raised to the same level as men's. <sup>32</sup> Productivity increases with rising equality in access to assets (such as land, finance, housing, and technology), labor markets, productive jobs, and high value-added product markets. <sup>33</sup> Conversely, GBV reduces economic activity: a 1 percentage point increase in the share of women experiencing violence can reduce economic activity by up to 8 percent. <sup>34</sup>

poses a risk of hindering the momentum towards gender equality. It signals a need to be vigilant about how these ideologies may influence policies, public opinion, and societal attitudes, and to work actively against any trends that may undermine the principles of equal rights and opportunities for all genders.

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convergence of a populist discourse and paternalistic views

<sup>&</sup>lt;sup>25</sup> Equimundo (2022).

<sup>&</sup>lt;sup>26</sup> Equimundo (2022).

<sup>&</sup>lt;sup>27</sup> Horowitz and Fetterolf (2020).

<sup>&</sup>lt;sup>28</sup> UNDP (2020).

<sup>&</sup>lt;sup>29</sup> World Bank (2023)

<sup>30</sup> Beaman et al. (2012); Pande (2019).

<sup>&</sup>lt;sup>31</sup> Duflo (2003); Tommasi (2019).

<sup>&</sup>lt;sup>32</sup> Pennings (2022).

<sup>33</sup> Lee (2021).

<sup>&</sup>lt;sup>34</sup> International Monetary Fund (2022).

Indirectly, growth and productivity also gain from providing enabling services, such as safe transport and affordable care, and from gender equitable norms (e.g., enhancing academic and economic choices as well as the division of care and household responsibilities).

- The business case for gender equality is strong. Evidence from the private sector shows that interventions that enhance gender equality and women's economic contribution can boost company competitiveness, fortify supply chains, improve human capital, and help build an enabling business environment.<sup>35</sup> Companies with gender-balanced teams have generated higher returns on equity than those without.<sup>36</sup> Increasingly, companies realize that they can expand market coverage, enhance productivity, and improve profits by engaging women as business leaders, employees, entrepreneurs, customers, and community stakeholders. In the banking sector, loan portfolios for women-owned small and medium enterprises (WSMEs) have consistently lower shares of nonperforming loans.<sup>37</sup>
- Women's leadership and participation in decision-making can contribute to a more sustainable and resilient future. Women create and adopt climate smart solutions on farms, in businesses, and at home, and they engage in preserving natural assets. Women's leadership is associated with improved sustainability, resource management, and climate resilience.<sup>38</sup> Women's participation in decision-making strengthens communities' resilience to natural disasters. Engaging women in the preparation of contingency and emergency plans not only saves lives but can also have a positive transformative effect on community gender dynamics.<sup>39</sup> Gender diversity in private sector positions is linked to greener outcomes. For example, banks with more genderdiverse boards provide more credit to greener companies and lend less to firms with high pollution intensity. 40 Thirty percent or more of women on corporate boards has a positive correlation with climate governance and innovation in utilities, oil and gas, and mining sectors.<sup>41</sup>

# Evidence and lessons learned inspire and inform the way forward

Global knowledge generated by the World Bank together with its development partners and the academic and research community inspires and informs future efforts. The 2016-2023 Gender Strategy<sup>42</sup> spurred investments to examine the root causes and implications of gender inequality and to find solutions. Recent evidence reveals how infrastructure and services, discrimination, weak formal institutions, and deeply held gender norms and mindsets contribute to gender inequality. Rigorous impact evaluations and research provide examples of what works to close gender gaps. These include bundling cash transfers with services and information and paying cash transfers to women; securing women's control over earnings, credit, and savings; creating safe, respectful and inclusive workplaces; equipping girls with tailored socio-emotional and life-skills training and mentoring; providing quality affordable care services; increasing the number of female agricultural extension agents; and circumventing collateral requirements through credit scoring using psychometrics. This evidence-based research likely emphasizes that narrowing gender gaps in various sectors not only aligns with social justice and ethical considerations but also makes good business sense by contributing to economic growth, innovation, and overall business success.

Commented [A(16]: While this is a key, it is equally important to shift the narrative from a purely pragmatic or utilitarian framing about the economic advantages of women's empowerment to a more principled and rightsbased approach that underscores the ethical imperative of ensuring women's full and equal participation in the economy. This approach recognizes that economic empowerment is not just a means to an end but is inherently tied to the fundamental rights and ethical considerations of gender equality

**Commented [S(17]:** Gender-transformative approaches

promise in changing discriminatory norms across a broad array of areas. Available data indicate that such approaches are cost-effective and have high returns.

This is also in line with paragraph 13 and 14 on page 11 and 12, and paragraph 18 on page 13.

FAO. 2023. The status of women in agrifood systems. Rome. https://doi.org/10.4060/cc5343en

Commented [P(18]: The business case expands beyond the private sector. Using approaches that close assets and resource gender gaps could increase global GDP by ^percent and provide food security for 45 million people (FAO 2023).

<sup>35</sup> IFC (2017).

<sup>36</sup> IFC (2019). 37I FC (2023).

<sup>38</sup> ILO (2015), United Nations (2022).

<sup>39</sup> Erman et al. (2021).

<sup>40</sup> Gambacorta et al. (2022).

<sup>&</sup>lt;sup>41</sup> BNEF (2020).

<sup>&</sup>lt;sup>42</sup> World Bank Group (2017).

- 14. **Promising approaches combine innovation, financing, and collective action.** Results improve when interventions address structural and policy issues together with mindsets and norms. Recent research demonstrates that both social norms and mindsets can change, for example, that engaging men and boys can foster their support and buy-in for gender equality. Change can also happen through concerted efforts to form coalitions of government champions, private sector actors, civil society, and development partners that advocate for reforms and promote behavioral changes that support reform implementation. As social norms are unwritten rules of behavior shared by members of a given group or society, community-based action and have a key role to play in promoting more equitable gender norms, thereby also positively influence gender outcomes.
- 15. Achieving gender equality is hard. Gender equality is a moral imperative, a fundamental human right, an abiding legal principle in many countries, and essential for development outcomes. Yet history reveals that in some contexts, gender equality is socially fraught and politically contentious. Achieving substantive and sustainable gains requires collective persistence within and beyond the institutions where policies are made and implemented. Formalizing gender equality has been an aspiration in some countries for more than two hundred years, yet even in those countries this aspiration often remains unrealized. Even more concerning, values on the Glass Ceiling Index measuring women's engagement in leadership in politics and business have declined over the past six years in Organization for Economic Co-operation and Development countries. In short, gender equality is difficult to achieve and sustain, even where conditions seem most favorable. Moreover, in the context of the rise of populism, nationalism and anti-gender movements, there has been a strong backlash against women's rights and the use of the term gender. Forging a broader social consensus for gender equality in all its forms is central to gaining support for the changes needed to realize it.
- 16. The 2024-2030 World Bank Gender Strategy responds to the global urgency, fundamentality, and complexity of achieving gender equality. It puts forward the ambition to accelerate gender equality for a sustainable, resilient, and inclusive future. Accordingly, drawing on recent evidence and lessons, it outlines a conceptual framework (section II), strategic objectives and outcomes (section III), and accountability for results (section IV).

#### II. CONCEPTUAL FRAMEWORK

17. **The 2024-30 World Bank Gender Strategy proposes a new Conceptual Framework.** <sup>44</sup> The framework portrays gender outcomes as the product of key Drivers of Change mediated through the Policy Arena and factors beyond it. The World Bank's engagement is one of many interacting factors shaping gender outcomes. As such, the Drivers of Change and the Policy Arena are best understood as means to assess the World Bank's additionality and extend partnerships and stakeholder engagement.

Gender outcomes are shaped by formal and informal institutions, actors, and power relations

18. The framework reflects the complexity of advancing gender equality. Since gender equality involves intricate and, at times, contentious issues, evidence-based policies and financing provide a firm foundation on which to build effective solutions. Important incremental change and outcomes can be achieved by effectively implementing project level interventions that use this

Commented [S(19]: is hard but feasible.

Commented [A(20]: The implemented solutions should inherently attempt to address and resolve the potential resistance involved in altering societal perceptions/norms and expectations, which often require sustained and publisheated effects.

<sup>&</sup>lt;sup>43</sup> The Economist (2023)

<sup>&</sup>lt;sup>44</sup> The Framework builds on the WDR 2012: Gender Equality and Development (World Bank 2012) and WDR 2017: Governance and the Law (World Bank 2017), which first deployed the concept of a 'Policy Arena' in the World Bank. It also reflects analytical work and experience from the implementation of the 2016-2023 Gender Strategy.

evidence towards greater gender equality. That said, positive gender outcomes can be accelerated and scaled with a better understanding of three conditions: how social norms and mindsets shape everyday expectations, priorities, and practices; how the nature and extent of power relationships can variously result in support for, indifference to, or hostility toward gender equality; and how the array of actors and forces comprising the broader institutional and market contexts in which the World Bank operates affects approaches and outcomes.

- 19. **Gender outcomes are mediated through the Policy Arena.** The Policy Arena (box 2.1) is the space in which different actors interact and negotiate to reach agreements that can eventually lead to changes in (or the affirmation of prevailing) institutions, laws, policies, and practices. Its structures and actors shape outcomes, even as the Arena itself is subject to contestation by power relations within and beyond its boundaries. The analysis of the Policy Arena can provide actionable insights into complicated issues, for example: (i) how gender discrimination is experienced within and consolidated by formal versus informal institutions; (ii) how more entrenched forms of gender discrimination actively or passively resist efforts to change them; and (iii) how power relations are influenced by laws (or their absence) concerning the rights of women, such as women's representation in decision-making bodies, or outlawing gender discrimination in employment, access to credit, and inheritance of family property.
- 20. Advancing gender equality requires understanding and influencing the Policy Arena. This includes navigating power asymmetries across institutions and actors and widely held beliefs about gender-based power relations held by actors within the Policy Arena itself. To effectively drive gender equality requires engagement from across political, economic, and social institutions—formal, traditional, and informal. Success in the Policy Arena may involve expanding participation in decision making processes and shifting incentives and mindsets of policymakers and other formal and informal actors.

Commented [P(21]: and viceversa

#### **Box 2.1 The Policy Arena**

Numerous types of institutions, actors, and power relations comprise the Policy Arena and are shaped by the decisions emerging from it. The tasks and challenges within the Policy Arena in a given country are likely to change during the transition from low- to middle- to high-income status; they also may be different in contexts of fragility, conflict, and violence, where the Policy Arena itself might be captured by special interests, illegitimate, underfunded, lack implementation capability, or barely exist. Creating and sustaining a credible Policy Arena is a necessary complement to realizing equitable development outcomes, including gender equality. Even in deeply challenging circumstances, however, gender equality, as a fundamental human right, must be protected and promoted.

With respect to gender outcomes, the Policy Arena comprises three dimensions:

Institutions: Formal bodies—such as parliaments, courts, public sector agencies, and private sector institutions—and the corresponding laws, rules, and social practices guiding their everyday interaction and imbuing them with the legitimacy to make and enforce policy, are a key force. But gender outcomes are also shaped by informal social institutions—prevailing norms and attitudes about people based on their gender. Conflict may ensue when formal and informal institutions fail to align (e.g., when a court's decisions on marriage equality are at odds with public opinion). Better outcomes, such as an expansion of women's entrepreneurship opportunities, may facilitate further institutional change.

Actors: These include political parties, companies, professional associations, civil society (including gender advocacy groups), social movements, online and traditional media, persons in positions of influence, and other formal and informal actors. Their collective mindsets as well as the size, composition, relative influence, and shared interests of each person or group, their primary mode of engagement with others, and the rules enabling or constraining their behavior differ across and within countries. All these factors shape how various actors interact with the institutions and enhance or constrain gender equality outcomes. Business associations, for example, driven by profit incentives, may call for government policies and institutional change to boost women's mobility, safety, and skills. Programs to engage women as leaders may alter the range of actors, their interests, and policy priorities.

Power Relations: The nature of the social contract binding citizens and the state (e.g., respective rights and responsibilities, grievance and redress mechanisms, strength of legitimacy accorded to dominant parties by non-dominant parties and vice versa); how the public and private sectors interact (especially the legal, political, and financial resources available to them); and the role and influence of external groups and multilateral agencies. Progress toward gender equality (e.g., in asset ownership or decision-making) may reallocate the distribution of de facto power between actors, and thus alter how policies are determined, implemented, and assessed.

- 21. In the Policy Arena, policies and practices that are deployed toward gender outcomes are shaped by institutions, including laws, regulations, norms, and collective mindsets related to gender. These include laws defining who can marry whom, and at what age and whether divorce is acceptable; who can assume leadership roles; whether women can or should participate in the formal labor market; in which sectors and occupations women are expected to work; whether women have equal access to land, credit, and other assets; the basis of ritual purity; inheritance laws, societal expectations regarding family size, public visibility, and comportment; and whether gender-based violence is accepted. These factors can interact with each other to create systemic biases that impede access to opportunities for women and sexual and gender minorities.
- 22. **Gender outcomes feed back into the Policy Arena.** Women's economic empowerment, for example, indirectly influences institutions, actors, and power relations. This may create a virtuous cycle. But the very exercise of hard-won legal rights and social gains by women and gender minorities may elicit push-back from those who feel threated by them. Perceptions of illegitimacy or loss (e.g., in men's income and identity) associated with such institutional and policy changes may lead to resistance or active opposition.
- 23. **Development outcomes, including gender outcomes, are related to factors both within and beyond the Policy Arena.** These include a combination of exogenous forces and domestic policies, market structures, political priorities, legal systems, social practices, and intrahousehold relations. Development outcomes reflect not only the policies and practices deployed but also how

**Commented [P(22]:** customary institutions and laws may be formal or informal depending on the context

Commented [P(23]: also how households, communities and societies are organized along power hierarchies and relations

**Commented** [R(24]: It would be beneficial to provide an example here to illustrate how this might happen.

they are implemented, and whether they acquire local legitimacy and become routinized into everyday life. Local legitimacy is vital for navigating issues entailing changes in established behavior and for ensuring that the "losers" from such changes accept them.

24. Based on lessons and evidence, the proposed conceptual framework (Figure 2.1) extends and consolidates earlier approaches by focusing on three Drivers of Change: innovating, financing, and acting collectively. *Innovating* refers to promoting solutions (through data and evidence, digital tools, and analyses informed by behavioral insights) as well as learning from and refining solutions initiated by local leaders, businesses, and communities. *Financing* involves securing the necessary resources across the public and private sectors. *Acting Collectively* recognizes that realizing gender equality objectives requires concerted engagement by public and private sector actors, community groups, civil society, and international agencies. The public and private sectors can leverage their mandates and comparative advantage to varying degrees across the Policy Arena and Drivers of Change.

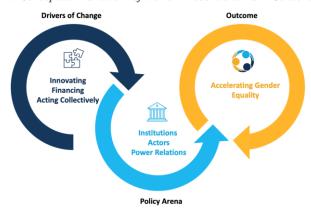


Figure 2.1 Conceptual Framework of the 2024-2030 World Bank Gender Strategy

Drivers of Change for gender equality: Innovating, Financing, and Acting Collectively

- 25. *Innovating* can improve policies and practices related to gender outcomes. Innovating involves the use of data, global and local knowledge, and learning to develop policy and technical solutions. Improvements can occur when solutions are tested and adapted by front-line implementers in a flexible manner. Advances in data, knowledge, and learning have become a valuable global public good that has helped fine tune operational approaches across countries. Expanding the scale and sophistication of gender data enlarges the capacity to document the nature and extent of gender inequalities and respond more constructively to them. Progress has also been made in understanding and measuring informal institutional barriers, such as harmful social norms and mental models, allowing for more targeted policies and interventions. Recent examples of innovative solutions include digital mobile tools, digital ID and other technology-enabled solutions and platforms. Other examples include economic inclusion programs that combine cash and complementary interventions (e.g., asset transfers, training, coaching, and services to prevent and respond to violence against women and children and other forms of GBV) as well as approaches to support financial inclusion, care, livelihood, and economic opportunity programs, personal initiative training, and value chain solutions.
- 26. Effective innovations often include behavioral approaches accompanied by contextappropriate framing that resonates with key actors. Framing how a choice is presented—for

Commented [A(25]: A critical analysis might be needed explore the potential tension between localized approaches, which may be context-specific, and broader, more standardized strategies. Striking the right balance is crucial for a framework to be adaptable across different contexts.

Commented [A(26]: The inclusion of the digital economy underscores the recognition of the significance of technology in today's world. Bridging the gender digital divide is crucial as it ensures that women have equal access to digital tools, skills, and opportunities, to enable women to participate in the digital workforce, and fostering innovation and economic growth

example, in terms of gains or losses, and how their distribution could alter the choice made—helps shape a wider discourse and a mutual understanding of the impact of gender inequalities. It can foster a shared vision of pathways to greater gender equality and empowerment. Framing can reflect a rights-based approach, an economic or business case approach, or can present context-specific entry points that illustrate how gender equality can have a positive impact on such challenges as food security and climate change. Behavioral approaches address mental models or work around them, preventing biases from limiting policy impacts. Solutions promoting joint land ownership by married couples, for example, have included monetary incentives (such as lottery entry in Côte d'Ivoire) and have targeted husbands as well as wives (such as a video in Uganda expounding the benefits of adding the wife to a land title as joint owner).

Advancing gender equality requires financing, including mobilizing and allocating resources effectively in the public and private sectors. Integrating gender analysis in fiscal policy, budget management, and procurement systems can enhance allocation of public resources and address structural barriers to gender equality. External resources can motivate clients to design and implement better policies and programs and to provide evidence of the impacts. Amid resource constraints, International Development Association (IDA), for example, supports closing gender gaps through fiscal policy and budget reforms, removing discriminatory provisions from tax legislation and enhancing the effectiveness of public spending. The Global Financing Facility is improving health outcomes for women, children, and adolescents. Through the Women Entrepreneurs Finance Initiative (We-Fi) and other financing facilities such as the Women Entrepreneurs Opportunity Facility, IFC uses a disciplined blended finance approach to catalyze funds into high-impact private sector investments that benefit women entrepreneurs (box 2.2). Public and private investors are expanding gender-smart financing to include sustainability linked finance. The Multilateral Investment Guarantee Agency (MIGA) has mobilized funds through the Trust Fund for Advancing Sustainability for technical assistance to close gender gaps and address GBV risks.

#### Box 2.2 Blended finance support for gender outcomes in Vietnam

The financing gap for women-owned small and medium enterprises in Vietnam is estimated at \$6.2 billion, caused by limitations in formal financial records, collateral, and financial products.

In 2019, IFC provided a \$100 million loan and advisory services package to Oriental Commercial Bank (OCB) in Vietnam to expand its small and medium enterprise portfolio, with a focus on women entrepreneurs. The project also enables OCB to tailor develop products and services to the needs of WSMEs. We-Fi complemented this investment with a performance incentive to motivate OCB to double its WSME lending volume over three years. The project is expected to provide financing to more than 1,700 women entrepreneurs and become a benchmark for other financial institutions to grow their women-focused portfolios. We-Fi funding contributes to shifting the perception of WSMEs in the financial sector, demonstrating their bankability and untapped potential.

28. Acting Collectively means engaging key actors to better align formal institutions, policies, attitudes, norms, and practices. Coalitions can include actors across the public and private sectors and society who reflect the dynamics and broad range of interests within the Policy Arena related to specific gender outcomes. Acting Collectively can be spurred by government, as in the case of family planning in Bangladesh (Box 2.3) or the recent Waii (Awareness) initiative in Egypt, coordinating actions by social workers and local religious leaders to alter challenging gender norms, such as those related to GBV. In Niger, human capital investments and policy actions that support legal reforms to curtail child marriage are complemented by partnerships with community influencers to shift norms (box 2.4). Collective action can also be bottom-up, initiated through feminist movements and women's rights organizations for example, with national or international support or through the private sector, as in Fiji (box 2.3). Acting Collectively can

**Commented** [P(27]: This is an important point as framing also needs to be context-specific and strategic

Commented [S(28]: This section could also include service provision, as workload is a main constraint for women and girls due to domestic and care chores. Redistribution of non paid work and ensuring access to services requires funds allocation.

create an enabling environment for women to take advantage of opportunities. Engaging men and boys in collective action has multiple benefits, including changing attitudes about gender equality and addressing harmful masculinity.<sup>45</sup>

#### Box 2.3 How women's empowerment drove Bangladesh's human, social, and ec.onomic development

From 1970 to 2022, Bangladesh reduced its total fertility rate from seven births per woman to two and cut underfive mortality by two-thirds. The female literacy rate quadrupled, female labor force participation doubled, and GDP per capita more than tripled.

A recent case study attributes these successes to three main factors:

- Innovations promoting women's empowerment for poverty reduction and economic growth. These include
  ensuring women's access to economic and social capital through microfinance and economic development
  programs targeting ultra-poor women and mobilizing women in groups and networks, thereby amplifying their
  voice and agency at the grassroots level with the support of development actors and civil society organizations.
- Policies and programs, including the family planning programs of the 1970s, compulsory free female
  education programs of the 1980s and 1990s, and the creation of export-oriented garment sector jobs during
  1985-2015.
- Engagement of diverse stakeholders at all levels, including local political and community leaders and the
  religious establishment, which forged a broad effort influencing collective mindsets and norms in communities.
  The massive mobilization and deployment of married, salaried female frontline workers (e.g., health workers
  and teachers) recruited from the communities in which they lived and where they enjoyed trust gave them a
  professional identity and authority and made women's mobility and work more socially acceptable.

In a virtuous circle, women's empowerment is confronting remaining challenges such as access to quality jobs, child marriage, and gender-based violence. Sustaining positive changes requires continuous effort, as recently declining female labor force participation in Bangladesh illustrates.

Source: World Bank 2020 "Demographic Transition: Lessons from Bangladesh's Success Story."

29. The proposed Conceptual Framework informs World Bank country engagement in exploring pathways to better gender outcomes in various contexts. It creates space for local initiatives in tailoring solutions, adopting market initiatives, implementing policy, and learning lessons from monitoring and evaluation efforts. The World Bank is generating global evidence to inform solutions and deploy diagnostic tools to discern how various combinations of approaches and factors can influence outcomes in local contexts, offering insights from subnational variations in outcomes. <sup>46</sup> The Drivers of Change and the Policy Arena serve as lenses to assess the World Bank's possible contributions and to widen its partnerships and stakeholder engagements in particular countries and contexts.

<sup>45</sup> Casey, et al (2018).

<sup>46</sup> Brixi, et al (2015).

#### Box 2.3 Acting collectively to empower women in the Sahel, Niger, and Fiji

The Sahel Women's Empowerment and Demographic Dividend project seeks to accelerate the demographic transition by empowering women and adolescent girls in Sub Saharan Africa. It has been testing, iterating, and replicating innovations such as creating safe spaces for adolescent girls, promoting their life skills and entrepreneurial mindset, supporting their access to menstrual hygiene and reproductive health services, and engaging husbands and "future husbands" on issues such as sexual and reproductive health and rights. Framing narratives included publicizing the contributions of women's and girls' empowerment to the demographic dividend, community well-being, and human capital. The project mobilizes local religious leaders, teachers, midwives, policymakers, and influencers to support a shift in mindsets and norms.

In Niger, World Bank analysis revealed how gender norms, high rates of child marriage, low educational attainment for girls, and limited access to reproductive health services contribute to Niger's high fertility rate and limited economic opportunities for young women. These findings advanced policy dialogue, which involved community influencers and local leaders who are key enforcers of existing norms. Reforms included the establishment of local and national structures and plans to discourage child marriage, enhanced access for adolescent girls to sexual and reproductive health services and lifting of restrictions on the education of married or pregnant girls. The broad coalition built through these efforts helped spur an ambitious, 15-year multiphase agreement with the World Bank and the Global Financing Facility to scale reform implementation across Niger.

In Fiji, IFC worked with partners to establish a high quality, accessible and inclusive childcare market to empower women. IFC's research found that businesses and the public sector were losing 12.7 working days a year, per employee due to the responsibilities of working parents. In response, IFC created "Rakorako" a peer learning platform to support 28 Fijian organizations in enhancing policies, attitudes and practices on employer supported childcare. In response to the study's findings, the Government of Fiji established the Early Childhood Care and Education Taskforce, which drafted and subsequently approved Fiji's first Early Childhood Care Services Policy Framework with IFC support.

#### III. SHAPING THE WORLD BANK 2024-2030 GENDER STRATEGY

Translating the ambition of the World Bank Gender Strategy into gender outcomes

30. Acknowledging the deep significance of gender equality, the strategy puts forward a bold ambition to accelerate gender equality for a sustainable, resilient, and inclusive future. The strategy aims to accelerate gender equality for all with an emphasis on three aspirational strategic objectives: (i) end gender-based violence and elevate human capital; (ii) expand and enable economic opportunities; and (iii) engage women as leaders (Figure 3.1).

Figure 3.1: 2024–2030 World Bank Gender Strategy Strategic Objectives



31. The three strategic objectives reflect both the intrinsic value of gender equality and its contribution to advancing development outcomes. The first strategic objective features foundational wellbeing at the individual level for every person regardless of gender to have a healthy and productive life free from violence. Outcomes include: Accelerate progress in eliminating all forms of gender-based violence (Outcome 1) and Build and protect human capital (Outcome 2). The second strategic objective involves economic dimensions for inclusive and shared prosperity. Outcomes include: Improve equal access to more and better jobs, including jobs of the future (Outcome 3); Expand ownership and use of economic assets (Outcome 4); and Expand

access to and use of service that enable economic participation (Outcome 5). The third strategic objective underlines gender equality in leadership to meet global challenges for sustainable and resilient futures. Outcomes include: Advance women's participation, decision-making and leadership (Outcome 6). Compared to the four pillars of the 2016-2023 Gender Strategy (human endowments, jobs, asset control and ownership, and voice and agency), the new strategy responds to the global context by adding emphasis on ending gender-based violence; expanding care, digital, legal, and other enabling services; and engaging women as leaders for sustainable, resilient, and inclusive futures.

32. The World Bank will approach the strategic objectives and outcomes synergistically, building on evidence and through the lens of the Conceptual Framework. Lessons learned from implementing the 2016-2023 Gender Strategy underscore the importance of coordinated approaches across sectors to improve outcomes. For example, addressing sexual harassment in transport, public spaces, and workplaces can enable women and sexual and gender minorities to access more and better jobs, develop more profitable businesses, and emerge as leaders in communities, companies, and beyond. Women's participation in decision making can, in turn, drive legal and policy reforms as well as societal change to end sexual harassment. To achieve the strategic objectives and outcomes, the World Bank will build on evidence, experience, lessons, and global developments, approaching the Drivers of Change with attention to the Policy Arena and country contexts. Potential solutions are illustrated below.<sup>47</sup>

# Foundational wellbeing: End Gender-based Violence & Elevate Human Capital

33. The first strategic objective includes eliminating all forms of gender-based violence and building and protecting human capital. Urgent action is needed to address GBV. For individuals and families, GBV inflicts immediate, long-lasting, and intergenerational harm to physical, mental and psychological well-being, reproductive health outcomes and educational attainment, and limits an individual's full and effective participation in every sphere of life. The first strategic objective also emphasizes gender-differentiated approaches to protecting human capital outcomes amid crises, enhancing health and education outcomes where progress has been slow or reversed, and building the skills for school-to-work transitions and jobs of the future. Evidence on the macroeconomic, social, and business impact of building human capital and preventing and responding to GBV, along with the demographic dividend in high-fertility contexts, is motivating many policymakers act on these issues as a national priority.

# Outcome 1: Accelerate progress in eliminating all forms of gender-based violence

34. Building on emerging evidence, promising approaches to address GBV combine interventions at the national, business and community levels. 48 These include enacting legal and regulatory reforms, strengthening of GBV prevention and response services, motivating community-based actions to overcome harmful gender norms, promoting sexual and reproductive health services for adolescents, and advancing economic empowerment for women and adolescents. In FCV contexts, where GBV is particularly acute but where national systems are often weak, partnership with nongovernmental actors and the private sector helps to improve impact and to identify long-term solutions that avoid dependence on humanitarian aid. In Haiti, for example, a project promoting community-based survivor-centric GBV services for women and girls combines GBV risk mitigation and response services, socio-economic empowerment, and Women and Girls Safe Spaces, operated by women-led local organizations. Private sector

<sup>47</sup> The illustrative solutions reflect the World Bank <u>Gender Thematic Policy Note Series</u> and <u>Gender Innovation Lab Federation Causal Evidence Series</u>, which summarize evidence, operational good practices, and lessons on how to close gender gaps in specific areas.

<sup>48</sup> Maruo et al. (2023).

approaches (e.g. in <u>PNG</u> and <u>Myanmar</u>) include creating safe, respectful workplaces by stopping workplace bullying, customer and client aggression, sexual exploitation, abuse, and harassment, and by holding suppliers and service providers accountable for their actions.

35. Comprehensive programs address GBV as a social problem. They focus on the transformation of patriarchal norms and social systems that enable power dynamics detrimental to women and girls. Prevention education and community-based programs with a gender equality and life-cycle approach combat the root causes of GBV. Partnerships to transmit GBV prevention messages through schools, youth organizations, social media and technology can be effective in engaging children and adolescents. Frontier areas include the nexus between early childhood development and GBV; GBV and climate change including disaster preparedness; technology facilitated GBV; and GBV against sexual and gender minorities and persons with disabilities.

#### Outcome 2: Build and protect human capital

- 36. **Building and protecting human capital involves gender dimensions along the lifecycle.** Strengthening universal coverage and resilient service delivery systems in health, education, and social protection would be complemented with gender-responsive approaches such as increasing women's participation in science, technology, engineering, and math (STEM) fields; targeting cash-plus support to women; engaging teachers, community workers, and influencers to challenge gender-unequal attitudes; and ensuring equal access while addressing the diverse health, education, and social protection needs of sexual and gender minorities and groups marginalized by gender in connection to other factors.
- 37. **For** *health outcomes*, universal health coverage would guarantee access to quality adolescent, sexual, reproductive, and maternal health and GBV response services. <sup>49</sup> Health systems would promote inclusive leadership and employment as well as community participation, ensuring gender responsive approaches in healthcare (e.g., with respect to noncommunicable diseases, mental health, and aging) and in pandemic preparedness and response. Community outreach and school-based interventions are effective at achieving better health outcomes, including enhancing sexual and reproductive health and rights and preventing female genital mutilation.
- 38. **For** *education and skills outcomes*, gender-responsive approaches apply from early childhood to school entry and completion, providing individualized approaches to learning that facilitate the transition from school to work and that support life-long learning. <sup>50</sup> Measures could include cash-plus support, scholarships (including for students belonging to sexual and gender minorities <sup>51</sup>), safe transport, and safe, appropriate, and universally accessible schools. Targeted interventions help young mothers and out-of-school youth, address boy's educational underachievement, (e.g., through tutoring or remedial education), and involve employers and higher education providers in career service and employment opportunities. Teachers and community influencers can persuade parents to keep girls in school, prevent child marriage, end female genital mutilation, and invest in all children. Schools can foster the aspirations of adolescent girls through mentorships, socio-emotional and life-skills training, safe spaces, clubs, and role models; while engaging boys on healthy relationships, positive masculinity, and sexual and reproductive health and rights (as in World Bank education projects in Angola, Mozambique, Nigeria, and Tanzania).

<sup>49</sup> Al Tuwaijiri et al. (2023).

<sup>&</sup>lt;sup>50</sup> Murad Khan et al. (2023).

<sup>&</sup>lt;sup>51</sup> Cortez et al. (2023).

- 39. A range of programs can develop the *skills for better jobs*, including jobs of the future. These include enabling affordable, accessible technology-based solutions and programs such as online learning to enhance girls' and women's digital literacy and STEM education; promoting inclusive and universally accessible ed-tech and health-tech solutions; establishing work–study programs that allow young women to accumulate early work experience; and offering training on socioemotional skills and other job-relevant skills for the green transition and structural transformation.<sup>52</sup> Interventions could include campaigns that combine informational, aspirational, and normative elements; developing policies that actively counter biases among employers and educators in the technology sector, establishing technical vocational training targets for women, particularly for women who are refugees or have a disability; incentivizing girls' and women's STEM education and job search; and countering biases among employers and educators.
- 40. Social protection programs help build and protect human capital. Cash-plus approaches with psychosocial components can tackle multiple gender gaps and promote women's agency and bargaining power at the household level.<sup>53</sup> Adaptive social protection delivery systems that leverage digital technologies can recognize specific vulnerabilities facing women, girls, and sexual and gender minorities and thus better help all people cope with crises, shocks, transitions, and aging. Social workers can promote women's, girls', and sexual and gender minorities' rights, including sexual and reproductive health rights, and protection against violence.

#### Economic Participation: Expand and Enable Economic Opportunities

41. The second strategic objective responds to persistent gender constraints in access to jobs, economic assets, and services that enable economic participation. This strategic objective emphasizes the interconnected outcomes of equal access to more and better jobs, and the ability to use economic assets and "enabling services" such as care and digital platforms, which expand economic choices especially for women. Quality childcare services also build children's human capital and can create good jobs. Equality in access to assets, such as property rights, housing, finance, technology, and markets, enhance women-owned businesses' capacity, capital, community, and access to contracts. In most contexts, addressing gender constraints in these areas involves a shift in mindsets as well as legal and policy actions. Private sector actors, recognizing the potential productivity and output gains, can help mobilize financing, innovation, and action. Ending GBV and elevating human capital both contribute to this objective as does engaging women as leaders.

# Outcome 3: Improve equal access to more and better jobs, including jobs of the future

42. **Equal access to quality employment, entrepreneurship, and opportunities across formal and informal sectors requires actions on multiple fronts.** Increasing female labor force participation demands addressing multiple constraints, including laws, government and employer policies and practices, as well as services and norms.<sup>54</sup> Private sector actors can oppose stereotypes and biases that restrict women's access to productive jobs and that reinforce barriers and unequal gender outcomes in the workplace. Effective efforts include sharing information on earnings across sectors, training on socioemotional skills and digital technologies, and providing reference letters or certifications to reduce informational asymmetries. Private sector employers can implement strategies and programs to improve diversity, equity, and inclusion in the workplace. They can conduct firm-level assessments to identify challenges and opportunities for workforce diversity and develop action plans to institute new or strengthen existing policies and practices to recruit, retain, and promote women employees and leaders; help companies develop, measure, and

<sup>52</sup> Sahay (2023)

<sup>&</sup>lt;sup>53</sup> Halim et al. (2023b), Bastagli et al. (2016).

<sup>&</sup>lt;sup>54</sup> Halim et al. (2023).

communicate the business case for investing in women's employment; increase employer certification; and leverage sustainability-linked finance tied to women in the workforce (as in IFC projects in Solomon Islands, Brazil, Pakistan, and Türkiye). Legal, policy, and community actions are needed to protect women, sexual and gender minorities, persons with disabilities, and other marginalized groups working in precarious jobs and to support the creation of quality jobs in formal and informal sectors and in fragile and forced displacement settings (where many vulnerable women, girls, and boys engage in negative coping mechanisms to survive).

- 43. For women farmers and workers in agrifood systems, programs can enhance opportunities and quality of employment, productivity, product diversification and other agricultural livelihoods. 55 Such programs ensure equal access to and control over resources, inputs, agricultural technology, digital platforms, advisory services, livestock, and access to agribusiness value chains, credit and markets for women farmers, processors and traders. Targeted investment, business funding, and support programs can generate business benefits throughout agricultural value chains and agro-processing. Incentivizing the production of higher value-added crops and products and leveraging digital technologies can reduce information barriers and enable women farmers to access new markets. Socioemotional skills training, finance, and networking interventions can foster diversification from on-farm to off-farm activities. Economic inclusion programs help poor women and marginalized groups develop productive and sustainable livelihoods in agriculture or other sectors and improve their agency and earnings.
- 44. **Policies, programs, and investments help women-led businesses** overcome gender barriers, enabling them to grow in number and size and improve productivity. <sup>56</sup> Interventions include lifting barriers in access to capital, markets, peer networks, and training and promoting new financing products and instruments. Sex-disaggregated data collected by financial institutions and other interventions can be used to reduce gender bias in credit evaluations.

#### Outcome 4: Expand ownership and use of economic assets

- 45. Gender equality in asset ownership and control requires continuing effort, especially for property rights, finance, markets, and technology. Promising approaches involve testing and seeding innovations, mobilizing public and private sector investment, and leveraging opportunities enabled by digital technology and market access.
- 46. **Women's access to housing, land and property assets** benefits from land formalization programs that provide incentives and framing for titling plots in women's name or joint titling.<sup>57</sup> Legal, regulatory and policy reforms are mechanisms to improve women's access and productive use of land. Women's participation in land governance including adjudication committees, dispute resolution mechanisms, land allocation committees and land use management structures advances broader reforms. Targeted interventions can enhance access to land for forcibly displaced women and returnees or access to housing for women and sexual and gender minorities.
- 47. **Closing the gender digital divide** facilitates greater and more equal economic participation. It means supporting women and girls in acquiring digital skills and understanding artificial intelligence technologies and investing in women in the technology sector. Digital platforms can support more equal access to gender-smart goods and services, employment, leadership, and entrepreneurship.<sup>58</sup>

Commented [S(29]: An interesting initiative could be AFAWA (Affirmative Finance Action for Women in Africa): a pan-African Initiative to bridge the financing gap for women-owned businesses in Africa. The initiative is built on three pillars: access to finance, technical assistance (also to financial service providers) and engaging at policy level to promote legal, policy and regulatory reforms for a better enabling environment.

Commented [S(30]: This bias can often be implicit and financial service providers may not be aware of it. Technical assistance and training for FSPs to better understand women's needs and their internal biases are key to ensure that the design, development and delivery of financials services meet women's needs. Including women in these conversations is important, as well as promoting gender diagnostics and human-centered design.

<sup>&</sup>lt;sup>55</sup> Halim et al. (2023c).

<sup>&</sup>lt;sup>56</sup> Ubfal (2023).

<sup>&</sup>lt;sup>57</sup> Halim et al. (2023d).

<sup>58</sup> Aranda Jam and Qasim (2023).

- 48. **Financial inclusion** can be accelerated through gender-smart national financial inclusion strategies; gender lens investing; facilitating access to convenient credit, savings, and insurance products tailored to the needs of women; using credit scoring psychometrics to replace collateral requirements; expanding access across financial subsectors, including housing, trade, and climate finance; enabling technology-based solutions; and leveraging private sector financing instruments such as blended finance, debt capital markets (e.g. gender bonds such as IFC projects in <u>Türkiye</u>, <u>Thailand</u>, and <u>Tanzania</u>), and guarantees. The expansion of safety nets during the COVID-19 pandemic created momentum for enabling digital cash payments and opening bank or mobile money accounts so that women could receive social assistance benefits, wages, and remittances. Removing barriers to access involves regulatory changes, identification cards, mobile phone ownership, shorter distance to banks, and financial capability.
- 49. **To expand access to markets** for women entrepreneurs, farmers, and producers, areas of focus include enhancing access to corporate supply chains through public and private procurement contracts, fostering trade readiness and gender-responsive trade faciliation, and encouraging the use of digital platforms to enable women to profit from opportunities in e-commerce and business-to-business distribution platforms (such as IFC projects in Nigeria, Philippines, and Egypt).

#### Outcome 5: Expand access to and use of services that enable economic participation

- 50. **Legal, infrastructure and other enabling services yield multiple gains.** Public and private sector investments in care services, safe and universally accessible transportation, water, energy, roads, digital infrastructure, and legal and justice services are essential. Without these enabling services, women cannot take advantage of economic opportunities because much of their time is devoted to household responsibilities such as and collecting water or firewood. The right infrastructure development can lower barriers to women's mobility, and access to justice and legal services can improve women's rights. Complementary behavioral interventions can change social norms and employer practices around the division of domestic work and family care, such as developing family-friendly policies and practices, building trust, addressing normative barriers around care services, and addressing misperceptions.<sup>59</sup>
- 51. Affordable and accessible quality care services, including childcare, eldercare, and care for people with disabilities, enable greater economic participation for caregivers, especially women. OProviding such care services (including employer-supported childcare) and recognizing, reducing, and redistributing unpaid care work are essential to boost caregivers'—especially women's—economic and social participation, child development outcomes, family welfare, and business productivity. Demographic trends such as population growth and demographic ageing and the resulting growing demand for childcare, eldercare and other care services are also making the care economy a major source of jobs.

# Leadership: Engage Women as Leaders

52. The third strategic objective emphasizes the contribution of women's leadership and decision-making to sustainable, resilient, and inclusive outcomes. Women's participation and leadership in communities has been shown to promote social and environmental sustainability in community decisions and investments, which may enhance resilience and prevent or reduce fragility. Societies where women have a stronger say in local and national economic, social, and power-sharing arrangements are less prone to conflict. Women's participation and leadership in climate action are associated with better management of natural resources, conservation outcomes,

60 Ahmed et al. (2023).

<sup>&</sup>lt;sup>59</sup> See Jayachandran (2021) and Narayan (2022) for surveys on the role of social norms in fostering women economic empowerment; and Bursztyn et al. (2023) on misperceptions.

and disaster preparedness. Within households, women's decisions about investments in human capital and livelihoods often generate positive impacts, as growing evidence from cash transfer programs illustrates. In the private sector, gender diversity on corporate boards and in senior leadership improves company's sustainability profile and adoption of more climate-friendly policies. Other business benefits associated with gender diversity include improved financial performance and shareholder value, increased customer and employee satisfaction, rising investor confidence, and greater market knowledge and reputation.

#### Outcome 6: Advance women's participation, decision-making and leadership

- 53. At the community level, women's participation and leadership improve with proactive approaches in community platforms and service delivery governance structures. Approaches may include a combination of rules, training, mentoring, and behavioral methods. The World Bank can support such approaches across sectors, including water user and waste management associations, women's mining cooperatives, business associations, trade unions, schools (supporting women teachers to become school principals), and health clinics. Furthermore, tailored information and services can enhance women's decision-making power within the household.
- 54. At the national and subnational levels, bringing women into decision-making is easier in sectors with high shares of women's employment, such as education and health, but is key also in male-dominated sectors such as energy, in national and subnational public administration, political leadership, and high-level representation. The World Bank can expand partnerships (such as WePower or Powered by Women in energy or EqualAqua in water) to promote women's leadership and address gender biases.
- 55. **The private sector** can advance leadership diversity through partnerships, networks, and standards to improve gender diversity and inclusion in companies' leadership and management structures. Complementary programs can build leadership skills and foster talent pipelines, mentoring, and sponsorship, and raise awareness (e.g., communicating the value of diversity at stock exchanges and listed companies). Collecting, sharing, and analyzing gender data and engaging regulators, investors, and other market players can promote practices that benefit women, men, sexual and gender minorities, and other marginalized groups equally.
- Enhancing women's role in climate action includes expanding opportunities to 56. incorporate women's voices and leadership into green and just transition development, management of natural resources and biodiversity, climate governance, and local and national disaster risk management, multilateral climate dialogues, and the private sector.<sup>62</sup> Engaging women as leaders—together with integrating gender analysis into climate analytics, such as Country Climate and Development Reports, and investments and scaling climate finance in gender-sensitive ways-enhances the design and implementation of climate actions and can promote opportunities for women in the bioeconomy. For example, it helps ensure that interventions to strengthen people's resilience and adaptive capacity and support net zero transitions in energy, agriculture, food systems, water and land use, urban planning, transport, and manufacturing benefit women, men, sexual and gender minorities, and other marginalized groups. Engaging women has improved how programs address the differential impacts of climate change, biodiversity loss, and pollution, including disaster response and resilience initiatives; impacts in FCV settings, and efforts to reduce pollution through access to clean cooking and electricity. Women's leadership and voice can also advance less carbon-intensive mobility options that are

Commented [R(31]: Maybe an example on how the increased representation of women in parliament correlates with reduced CO2 emissions can be added here.

<sup>61</sup> Salazar et al. (2023).

<sup>62</sup> Deininger et al. (2023).

reliable, safe, affordable, and accessible. Climate investments with a gender lens can contribute to investors' revenues as well as gender equality.

# IV. IMPLEMENTING THE GENDER STRATEGY

Learning from implementation of the 2016-2023 Gender Strategy

- 57. The 2024-2030 World Bank Gender Strategy builds on the delivery of the 2016-2023 Gender Strategy. In collaboration with development partners, private sector, civil society, and academia, the World Bank has built capacity and supported clients in generating gender data and evidence and to improving the design and implementation of policies and programs to close specific gender gaps. The World Bank Gender Data Portal provides the latest comprehensive gender statistics and serves as a global public good. A growing number of impact evaluations, including those supported by the Umbrella Facility for Gender Equality and other partnerships, have increased knowledge of what works. Across IDA cycles since 2016, IDA policy commitments have helped expand efforts to address gender gaps in IDA countries, often inspiring action also in International Bank for Reconstruction and Development (IBRD) countries. In support of corporate commitments including the capital increase, the World Bank has informed every Country Partnership Framework (CPF) with a Country Gender Assessment, established Regional Gender Action Plans to provide strategic direction and accountability for implementation, and developed institutional Gender Strategy Implementation Plans (GSIP) for IFC and MIGA. In many countries, the World Bank has complemented CPFs with Country Gender Action Plans.
- 58. The implementation of the 2016-2023 Gender Strategy shows that sustained engagements can narrow gender gaps when they involve learning from past efforts, testing new solutions, adapting to different circumstances, and expanding promising approaches. The World Bank uses evidence to learn so that successful approaches can be replicated and brought to scale. The regional Gender Innovation Labs have exemplified this iterative process, contributing evidence to help shape \$10 billion in operational financing and strengthening policies to accelerate equality across multiple contexts. This learning-testing-adapting-scaling approach has contributed to an increase in multisector operations that seek to empower women through education, life skills training, reproductive health services, and economic opportunities, including in male-dominated occupations, and to alter harmful gender norms. IDA support has expanded women's and girls' empowerment operations from a few Sahel countries to most of SSA. It has also expanded economic inclusion programs to bolster women's agency, economic opportunities, and earnings.
- 59. Tools such as the gender tag and IFC and MIGA gender flag have strengthened the emphasis on closing gender gaps in project design. The results-oriented gender tag and gender flag rely on gender analysis to inform interventions and results indicators to narrow gender gaps.<sup>63</sup> The use of the tag and flag and associated corporate targets, training, and support mechanisms has boosted incentives and capacity to identify entry points for action in operations and investments across the World Bank portfolio. A vibrant gender network across the World Bank, which includes regional and Global Practice/Industry gender leads and focal points, provides advice and support to task teams. In addition, Gender Innovation Labs and country gender programs and platforms, are informing World Bank country engagement. The share of IBRD and IDA operations that are gender tagged has risen from 50 percent in fiscal year 2017 to more than 90 percent in fiscal year 2023, a trend that is consistent across sectors and regions.<sup>64</sup> IFC quadrupled its share of gender-

<sup>&</sup>lt;sup>63</sup> To be tagged/flagged, an operation must use diagnostics to identify a gender gap, propose specific actions to narrow the gap, and track progress on the proposed action.

<sup>&</sup>lt;sup>64</sup> FY 2017 was the baseline for the <u>Corporate Scorecard</u> and IDA <u>Results Measurement System</u> reporting.

flagged investments and doubled its gender-flagged advisory services during the same period and remains on track to meet its four gender-related corporate capital increase commitments.<sup>65</sup> MIGA adopted the gender flag approach as part of its 2021 GSIP.

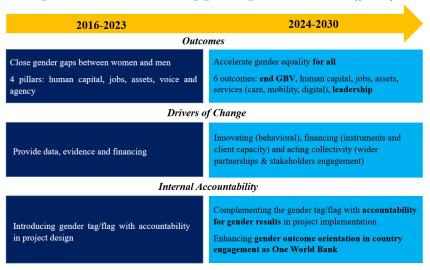
- 60. The gender tag/flag can be complemented by stressing gender equality outcomes in project implementation and in country engagement. As noted in the Independent Evaluation Group's (IEG) Mid-Term Review, the gender tag and flag have motivated the collection of gender data, and the creation, flow, and use of evidence on how to close gender gaps in projects and investments. The introduction of the gender tag and flag methodology has generated synergies across activities, contributed to gender-smart solutions, and enhanced sectoral approaches that are being replicated and expanded. Opportunities to build on the gender tag/flag include complementing the accountability and commitment at project design with stronger support for implementation and results. In addition, reinforcing the emphasis on gender outcomes in country engagement could increase synergies, improve coherence in country portfolios and ultimately enhance country outcomes.
- 61. Lessons learned include even more opportunities for the private sector to contribute to gender equality. IFC has invested in data and evaluation and has produced numerous global and country-level publications, informing investments and advice to private sector clients. IFC has also developed, tested, expanded, and adapted gender-specific investment and advisory solutions with clients. IFC has made strides in establishing the business case for gender equality, working on end-to-end solutions tailored for different contexts, using a variety of financing instruments to broaden private sector risk appetite and innovation, strengthening its internal capacity and gender architecture, and building strong partnerships. In response to rising inequalities, IFC has increased its focus on business models that reach poor and socially disadvantaged groups, including persons with disabilities and sexual and gender minorities. MIGA has mobilized capital commitments towards WSMEs, through the capital optimization product in the Finance and Capital Market sector and by using the gender flag process. MIGA projects in the finance sector show that second tier and public sector banks can advance gender equality and outcomes across national markets.

# The World Bank will engage with greater ambition and differently

62. The 2024–2030 Gender Strategy represents three main shifts for the World Bank (Figure 4.1). First, as discussed in sections II-III, the new strategy elevates the World Bank ambition to accelerate gender equality for all people and adds emphasis on ending gender-based violence; expanding care, digital and other enabling services; and engaging women as leaders for a sustainable, resilient, and inclusive future. Second, reflecting the conceptual framework (see Section II), the World Bank will support innovation, financing, and collective action. Third, the World Bank will complement the gender tag and flag with a mechanism to strengthen internal accountability for results, including by enhancing outcome orientation through country engagement as One World Bank.

<sup>&</sup>lt;sup>65</sup> For IFC in fiscal year 2022, 62 percent women directors were nominated on IFC board seats, and \$2.39 billion was committed to financial institutions specifically targeting women, with \$843 million financing dedicated to women and women-led SMEs. In terms of the share of gender-flagged projects, long-term finance investments were at 21 percent while client-facing advisory services were at 57 percent.

Figure 4.1 The World Bank will engage with a greater ambition and differently



Note: Words in bold represent a new emphasis compared with the 2016-2023 Strategy.

#### Shift #1 Elevating the ambition to accelerate gender equality for all

- 63. The ambition to accelerate gender equality covers all groups that are marginalized because of gender. The World Bank can tailor actions to the diverse needs of sexual and gender minorities, in alignment with principles of nondiscrimination, inclusion, and equal opportunity. The World Bank will also consider groups where gender intersects with other characteristics and include men and boys both to nurture their role as champions of gender equality and to address issues specific to them. Further knowledge will enable the World Bank to better address the needs of sexual and gender minorities and groups marginalized because of a confluence of gender and other characteristics.
- 64. The new emphasis on ending GBV, expanding "enabling services," and engaging women as leaders, as well as including all groups marginalized because of gender, calls for further investments in data, evidence, and capacity. While gender data and knowledge require further investments overall, the needs are especially urgent in the newer areas of engagement. There is a dearth of evidence on issues fundamental to expanding quality care services to empower women, promoting women's leadership, and realizing its positive impact in addressing both global and local challenges. Robust data on the differential development experiences and outcomes of sexual and gender minorities in developing countries are scarce, and this jeopardizes achievement of the Sustainable Development Goals and countries' commitment to "leaving no one behind" in addressing poverty and inequality. The wider ambition also implies strengthening the technical capacity of World Bank staff.
- 65. Partnerships can help fill gaps in gender data and evidence for these areas of emphasis. Promising partnerships include the Financial Alliance for Women and the Invest in Childcare Initiative—which also support the IDA20 policy commitment to expand access to affordable quality childcare and which benefit from both a public and a private perspective—and partnerships with UN Women and UN Climate Change Conference on Gender and Climate. Other promising partnership initiatives include Women, Business and the Law, and Equality of

Opportunity for Sexual and Gender Minorities. Partnerships also help build client capacity to collect and use data and build evidence to achieve better outcomes. The World Bank is expanding partnerships to address how gender and global challenges interact, how to support women and marginalized groups so that they can thrive in the green economy and enable a just transition, and how men and boys can participate in addressing issues specific to them and altering gender unequal norms and mindsets.

#### Shift #2 Supporting innovation, financing, and collective action

- 66. The World Bank will support clients in enhancing policies, institutions, and practices based on gender analysis. The World Bank is increasingly using gender data and gender analytics to support institutional and policy reforms. The World Bank will better integrate gender analysis in its core diagnostics such as Public Expenditure Reviews, Poverty Assessments, Country Climate and Development Reports, Risk and Resilience Assessments and Country Economic Memoranda. Promising examples include recent analyses for Cote d'Ivoire, Niger, Guinea, and Chad). The World Bank will assist policymakers and private sector clients to strengthen gender analysis, integrate gender dimensions in policies, practices, and institutional reforms. It will also help governments improve gender-responsiveness of budget systems (e.g., in Western Balkans, Kazakhstan, Moldova and Türkiye) and procurement systems (e.g., in Indonesia). Integrating gender data and gender analysis in policies, systems and practices will facilitate addressing structural barriers to gender equality as well as enhance performance in both the public and private sector.
- 67. The World Bank will help clients in the public and private sector to generate and use gender data and knowledge to develop innovative solutions. In collaboration with UN Women, 2X Global, and other partners, the World Bank will continue building client capacity to collect and analyze gender data, including sexual orientation and gender identity (SOGI) data, where civil society organizations are key partners. The World Bank will also continue to help clients generate and utilize evidence on what works. It will expand and apply behavioral insights as well as political economy and business case research on gender and will measure progress in factors that influence gender outcomes, such as norms, attitudes, and structural and institutional barriers. Expanding private sector gender research, business case evidence, and data will inform further action and solutions for clients. IFC will continue to raise market standards, establish, and amplify practices and frameworks to influence the allocation of capital in ways that prioritize the poor and underserved, and support IFC clients in implementing customized advice on gender and inclusion.
- 68. As part of innovation, the World Bank will further support clients in testing, adapting, and expanding solutions to advance gender equality. This approach can facilitate faster identification and adoption of solutions in newer areas of work, such as those engaging men and boys, addressing social norms and gender stereotypes, confronting GBV, and drawing on behavioral science and digital technologies. Beyond designs, learning also covers implementation, including nimble evaluations of implementation processes (e.g., as they affect social norms and stakeholder engagement). A series of operations, including Multiphase Programmatic Approaches, together with technical assistance can facilitate long-term sustained engagement to integrate innovative solutions into national policies, programs, and systems.
- 69. In addressing barriers to gender equality, the World Bank is applying innovative approaches based on behavioral insights. Understanding and addressing behavioral barriers to gender equality including the social, psychological, and economic factors that affect what people think and do can improve outcomes for projects, sustainably and at scale. The World Bank integrates behavioral science in development, addressing details in bureaucracies, technologies, and service delivery that are often overlooked in standard policy design, as well as the social and

gender norms. World Bank projects have integrated behavioral science and norms-aware approaches across sectors with interventions that can be replicated; for example, they have incorporated behavioral approaches to increasing <a href="www.women's economic participation">women's economic participation</a>, improving <a href="maternal health">maternal health</a>, addressing <a href="drivers of gender norms for labor force participation">drivers of gender norms for labor force participation</a>, and more. More recent innovations address the biases of policy makers at every level, as well as technologies such as social media, edutainment, and artificial intelligence. Some projects feature ambitious approaches, for example working within communities to address GBV. These approaches will benefit from evaluations and support during implementation to learn lessons and inform future operations. Building capacity to integrate behavioral science and a social norms lens in institutional and policy reforms and programs will help address gender inequalities more holistically and sustainably.

- 70. On financing, the World Bank will help secure resources to achieve gender outcomes at scale in three ways. First, as an integral part of the World Bank country portfolio, development policy operations (DPOs) increasingly address binding constraints for gender equality through national policies, programs, and systems. 66 Where the policy environment is conducive, there is scope to expand gender-specific policy actions in DPOs. 67 Second, the World Bank will expand partnerships to mobilize financing, collaborating with other International Financial Institutions, building on examples such as the Global Financing Facility, Green Climate Fund, We-Fi, and Invest in Childcare Initiative. Third, the World Bank will help clients to mobilize and allocate resources effectively toward gender outcomes. The World Bank's support to governments to integrate gender analysis in fiscal policy and budget management helps enhance public finance prioritization and can help to ensure that spending in support of gender equality is protected during times of fiscal constraint.
- 71. The World Bank will employ a range of private sector financing instruments to support innovation, deepen and scale delivery, achieve outcomes, and broaden the investor base. IFC will further leverage instruments including blended finance (catalytic concessional finance combined with commercial capital) and sustainability-linked finance (gender bonds, social and sustainability bonds, and performance-based sustainability-linked loans and bonds), which can reduce gender gaps in access to capital and markets and boost high-impact private sector investments in emerging and developing economies. These instruments can promote job creation, increase productivity, and improve other economic and societal conditions. MIGA will use its guarantees and credit enhancement products to narrow the financial inclusion gap and promote greater gender equality by creating additional lending capacity for financial institutions. As part of MIGA's gender action plan in gender flagged projects, MIGA's clients may agree to lending targets for WSMEs, thereby enabling banks to provide greater access to finance.
- 72. **IFC will build on the success of its private sector financing instruments to enable innovative approaches to women's economic empowerment.** Blended finance mechanisms have played a key role in gender-specific investment facilities, catalyzing and enabling women entrepreneurs' access to capital for pioneering projects with high perceived risks and uncertain returns. <sup>68</sup> All IFC gender-specific blended finance investment facilities have supported access to

<sup>&</sup>lt;sup>66</sup> In Mexico, for example, a DPO supported a reform to the Credit Institutions Law to prioritize products and programs targeting women's financial needs, in particular programs related to savings, credit, and consumer protection. By the end of 2021, in less than 2 years, the number of women accessing financial products provided by state development banks had increased by a third to over 2.3 million.

<sup>67</sup> World Bank. (2021a).

<sup>&</sup>lt;sup>68</sup> Blended finance is a tool leveraged by IFC and other development finance institutions to develop a new market, address Sustainable Development Goals, and mobilize private sector financing when it would not be available otherwise. This approach can mitigate specific investment risks and help rebalance risk-reward profiles of pioneering investments that are unable to proceed on strictly commercial terms. By de-risking, blended finance tools can mobilize more capital for women and women-run businesses.

capital markets and capacity and have helped pilot new types of investments with funds and the real sector (e.g., in West Bank and Gaza, Tunisia and Cameroon). IFC has invested \$575 million across six gender bonds (each the first in the respective market) and leverages performance-based sustainability-linked loans across sectors ranging from agribusiness to infrastructure (e.g., in Brazil and Türkiye). There are opportunities to expand blended finance and sustainability-linked finance to scale IFC's work on gender beyond entrepreneurship (which while important, is only one aspect of economic activity for women) to employment, enabling services, and other themes.

- 73. **The World Bank will expand partnerships and stakeholder engagements to mobilize collective action.** Widening the engagement with partners and stakeholders will help form coalitions of government champions and private sector, civil society, and development partners to advocate for reforms, such as legal reforms that facilitate equal access to economic opportunities for women and sexual and gender minorities. Where customs and social norms are impediments to reform, the World Bank can support efforts to implement new laws and policies, including behavioral changes for their implementation, such as leveraging digital platforms to launch social marketing campaigns in support of gender-friendly legislation, and school- and company-based programs that complement governmental actions (such as campaigns to incentivize girls' STEM education and job search and to correct misperceptions among men and boys). The World Bank will further engage and learn from working with civil society organizations (CSOs), women's groups and the private sector. Widening engagement with CSOs can enhance transparency and accountability for gender outcomes and facilitate the transition from humanitarian to development interventions in FCV settings.<sup>69</sup>
- 74. Greater attention to the Policy Arena will help the World Bank identify key actors and engage stakeholders to tailor and frame solutions. Better understanding of the formal and informal institutions, actors, and power relations will help in tailoring solutions to local contexts, working with local actors to identify champions, and framing innovations to resonate with local perspectives. It can also help foster new partnerships or work through community mechanisms and expand promising approaches that have brought results (see examples in section 2 above). The World Bank will build internal capacity to analyze policy arenas (e.g., mapping local CSOs in FCV settings), tailor the drivers of change with respect to specific gender outcomes and local contexts, and expand capacity to apply behavioral insights and digital tools.

# Shift #3 Complementing the gender tag and flag with accountability for results

- 75. The World Bank will build on the success applying the gender tag and flag to focus on implementation and results. The gender tag/flag will continue to be applied for rigorous results orientation to gender outcomes at the project and investment design stage. Guidance for the gender tag will be updated to reflect new evidence on "what works" and facilitate solutions toward gender equality for all. In addition, the commitment and accountability at design will be complemented with an emphasis on results and support for implementation. To strengthen accountability and create opportunities to learn lessons and inform future operations, project evaluations—including the Implementation Completion Report and the IEG Implementation Completion and Results Report Reviews and Expanded Project Supervision Reports—can report on and assess gender outcomes in all gender-tagged/flagged operations. Other options to support gender results in implementation include regular updates through Implementation Status Reports and requiring Mid-Term Reviews to discuss progress and implementation issues.
- 76. The World Bank will complement the project level focus with an emphasis on strategic country engagement to enhance gender outcomes. The IEG Gender Strategy Mid-

<sup>69</sup> World Bank (2020).

Term Review found that results on gender could be improved by strengthening World Bank country-driven approaches and by coordinating support for the public and private sectors across the World Bank. To drive results at the country and sector level, World Bank country programs are increasingly leveraging all World Bank instruments, including DPOs and operations with dedicated objectives on gender. A shift in focus from individual operations to strategic country engagement requires integrating gender analysis to inform policies and investments, prioritizing entry points where the World Bank has a comparative advantage and leveraging all World Bank instruments, including as one World Bank, to enhance outcomes.

- 77. Gender outcome orientation in country engagement will rely on a greater use of gender analysis. Building on the investments in gender data and evidence, the World Bank will integrate gender analysis in global, regional, sectoral, and country analytics; policy dialogue; and the design and implementation of programs and investments. Assisting policymakers and other public and private sector stakeholders to quantify the potential gains from addressing specific gender barriers, including SOGI-based barriers, can marshal action. For example, demographic dividend analysis helped mobilize reform actions as part of DPOs in Benin, and analysis of the labor market constraints that women face in Vietnam helped in transforming the national labor code from a law protecting women to a law promoting a gender equal labor market. In Argentina, research findings that sexual and gender minorities had higher dropout rates and lower educational outcomes than their peers prompted their inclusion in a targeted education program. World Bank products, such as Country Private Sector Diagnostics, will continue to promote public and private sector collaboration for gender equality.
- The Country Partnership Framework can elevate ambition and enhance accountability for gender outcomes. The recent introduction of High-Level Outcomes (HLO) in CPFs created an opportunity to prioritize and elevate gender outcomes in country engagement. Of 26 CPFs presented in fiscal year 2023, more than half featured standalone HLOs or CPF objectives to advance gender outcomes. Identifying gender outcomes as HLOs or standalone objectives that can be measured represents a higher level of ambition for CPFs that previously featured gender as a cross-cutting issue with sex-disaggregated project level results indicators. Good examples include country engagement that proposes a coherent program of coordinated interventions in the public and private sector to influence priority gender outcomes. For example, the Uzbekistan CPF (FY22-26) invested in analytical work to define gender priorities and used this analysis to contribute to outcomes across sectors such as female labor force participation, women's economic empowerment and GBV prevention and response. Tracking the World Bank's contribution to gender HLOs through mid-term Performance and Learning Reviews and end-of-cycle Completion and Learning Reviews can enhance accountability for country gender outcomes. Country engagement guidance can also emphasize gender focused consultations to improve country outcomes.
- 79. There are entry points to bring together the IBRD, IDA, IFC and MIGA instruments to improve gender outcomes. Successful efforts include coordinated support for sectoral interventions that advance country gender priorities. For example, in the financial sector, IBRD and IDA support often includes implementation of legal and policy reforms to improve the enabling environment. IFC can bring investments and advisory services to financial institutions and MIGA guarantees support to public and private sector financial institutions to jointly narrow country-level gender gaps through commitments to increase access to finance for women and women-led MSMEs. Working across the World Bank helps address clients' demand to mobilize

<sup>70</sup> World Bank (2021b).

both public and private sector resources and solutions to invest, for example, in digital and care infrastructure.

- 80. **IFC's country and sector programming supports strategic country and sector engagement.** IFC's mostly decentralized Gender Group works alongside global industry gender teams and gender focal points/anchors to connect country-level programing with outcomes. Teams identify priority sectors and sectoral approaches, linking with IBRD, IDA and MIGA where opportunities arise. IFC looks to replicate country-driven multi-sector gender programs such as in <a href="Sri Lanka">Sri Lanka</a>, which tackled economic gender gaps across priority industry sectors and worked across the World Bank to connect private efforts with needed policy changes. IFC will also continue to leverage its private sector peer learning platforms, at the global, country, and sector levels. IFC will continue to complement country approaches with sector approaches, building on its experience with financial institutions, funds, agribusiness, manufacturing, and infrastructure.
- 81. World Bank corporate commitments to gender equality promote accountability and will continue to drive results. The World Bank currently monitors corporate commitments reflected in the World Bank Corporate Scorecards and IFC Key Performance Indicators, Capital Increase commitments, and IDA's policy commitments and Results Measurement System. The World Bank Gender Strategy results framework will be developed through consultations with internal and external stakeholders to capture the impact of World Bank support. It will build on the existing monitoring tools with indicators across the public and private sectors to monitor the outcomes and outputs of World Bank operations and investments. For a stronger focus on outcomes, new mechanisms will be introduced to support internal accountability, including through enhancements to country engagement products that are discussed at the Board. The Evolution Roadmap and revamped Corporate Scorecard will complement these efforts to improve gender outcome orientation and monitoring. The World Bank will also continue to promote gender equality through its internal processes (box 4.1).

# Monitoring implementation

- 82. The World Bank will support and monitor implementation through multiple channels. These include updating and creating new guidance notes, templates, training, and resource materials—some of which will be tracked in the results framework and supported through the existing processes for strategic planning, budgeting, and performance review. Within the World Bank, Regions and Global Practices/Industries may take additional measures, such as Regional Gender Action Plans, GSIPs, Global Practice/industry notes.
- 83. IFC will prepare its third GSIP, which will further detail its ambition and implementation. IFC plans to deepen and expand its efforts on gender and inclusion across the Gender Strategy's objectives and outcomes; increase gender-smart financial instruments such as blended finance and sustainability linked finance to narrow gender gaps in the private sector; make gender a more deliberate consideration across investments; and consider outcomes throughout the project cycle (e.g., more focus on active portfolio management, increased collection and analysis of sex-disaggregated impact data, and ex-post evaluations). IFC's third GSIP will serve as an operational roadmap to implement the World Bank Gender Strategy.
- 84. **MIGA** is preparing its second GSIP for 2024–2026. The plan focuses on deepening gender integration and capacity at MIGA with the aim of scaling up gender opportunities in MIGA-supported projects. MIGA will integrate lessons learned and best practices from IFC, IBRD and IDA to develop its gender architecture and implementation. The second GSIP will reflect the strategic pathways and frameworks set out in the 2024–2030 World Bank Gender Strategy while ensuring that its ambition is commensurate with its capacity.

Box 4.1 Walking the talk: The World Bank has strong internal processes on gender equality

World Bank corporate procurement policies support gender equality. The World Bank is the only multilateral development bank with a goal to increase sourcing from women-owned businesses through its supplier diversity and inclusion program. This program has opened opportunities for women-owned firms to tender for World Bank contracts through outreach, capacity building, and other process improvements supported by the program. The World Bank is committed to more than doubling the share of its global corporate procurement with women-owned businesses, to reach 7 percent by 2023 and 10 percent by 2030; it reached nearly 6 percent by fiscal year 2022. In May 2023, WEConnect International named the World Bank a Platinum Top Global Champion for a second year in a row, demonstrating the highest-level commitment to global inclusive sourcing and supplier diversity.

The World Bank has safeguard policies against sexual exploitation, abuse and harassment (SEA/SH). IFC and MIGA Sustainability Frameworks, including the Performance Standards, are explicit about preventing and addressing SEA/SH. Both are integrated into the World Bank's Environmental and Social Framework and the updated Procurement Framework to ensure government and contractor accountability. Since 2019, all investment projects with major civil works are required to conduct a SEA/SH risk-screening process and put in place risk-mitigation measures, as articulated in the Good Practice Note for Managing Risks of SEA/SH in operations with Major Civil Works. As of January 1, 2021, the World Bank became the first Multilateral Development Bank to disqualify contractors for failing to comply with obligations related to gender-based violence. IFC's and MIGA's Environmental and Social Performance Standards require investees to address gender risks, promote nondiscrimination and equal opportunity, and ensure the health and safety of communities. Since 2019, IFC has leveraged its Sustainability Framework, including its Environment and Social Performance Standards, to assess all investments for gender equality with the aim of advancing nondiscrimination, equal opportunity, inclusive engagement, and community well-being, including identifying GBV/SEA/SH as risks. MIGA has applied a similar approach with its guarantees and credit enhancement projects since 2021. IFC and MIGA's environment and social sustainable solutions promote global standards and enhance social performance in firms, driving sustainable investment.

World Bank has made progress in promoting gender equality in human resources practices. At IBRD and IDA, the share of men and women who believe that they are given fair opportunities to be promoted increased, and the gender balance at grades GG–GH has improved. At IFC, retention of women in senior positions has improved and is now proportional to that in grades GE–GF, and policies and practices in recruitment and promotion and flexible working have improved. MIGA has achieved gender parity for GG+ technical roles and increased the share of women in management and male representation at GE–GF levels. MIGA staff are invited to participate in small group discussions on diversity, equity, and inclusion, offering a platform for transparent sharing of views and discussions.

# **CONCLUSION**

Amid the historic and ongoing urgent challenges, the 2024-2030 World Bank Gender 85. Strategy puts forward the ambition to accelerate gender equality for a sustainable, resilient, and inclusive future. Realizing this ambition requires doing things differently. Recognizing that gender equality is hard to achieve, the Gender Strategy builds on insights from decades of global efforts. As promising as the proposed approaches are, the challenges associated with realizing gender equality necessitate having realistic expectations for results. At stake are changes in behavior, policy, and law spanning personal lives, corporate activities, country policies, and international agreements. Advancing that agenda will require work across all domains of society, including government, firms, and civic organizations. How this rearticulation manifests itself will be influenced by the uncertain terrain to be navigated. Doing so, in turn, requires change processes that are legitimate (and are broadly perceived to be so), a fuller understanding of the Policy Arena, and wider engagement with all key stakeholders and partners. Change is likely to be incremental, but the World Bank will enhance accountability for gender outcomes. In expanding partnerships and stakeholder engagement to accelerate progress towards gender equality the World Bank will build on its comparative advantages—its combination of country depth and global breadth, public and private sector instruments and relationships, multisector knowledge, and mobilization and leveraging of finance.

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