WORLD BANK GROUP GENDER STRATEGY 2024–2030

ACCELERATE GENDER EQUALITY TO END POVERTY ON A LIVABLE PLANET





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ACCELERATE GENDER EQUALITY TO END POVERTY ON A LIVABLE PLANET

The World Bank Group will support concerted action, financing and programs at scale to end gender-based violence and elevate human capital, expand and enable economic opportunities, and engage women as leaders





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The World Bank Group (WBG) Gender Strategy 2024–2030 is framed by the strategic vision of WBG President Ajay Banga, elaborated through the Strategic Engagement discussion with Executive Directors and WBG senior leadership. It has been jointly developed by the International Development Association (IDA), International Bank for Reconstruction and Development (IBRD), International Finance Corporation (IFC), and Multilateral Investment Guarantee Agency (MIGA). This is the culmination of two years of intensive internal and external engagement, starting with the yearlong <u>Accelerate Equality</u> campaign, followed by a year of informal dialogues and formal <u>consultations</u>.

The strategy also drew from a series of technical inputs including the World Bank Group Gender <u>Thematic</u> <u>Policy Notes Series</u>, the Gender Innovation Lab Federation <u>Causal Evidence Series</u>, the <u>Retrospective</u> <u>on Gender-Based Violence</u> Prevention and Response in World Bank Operations, <u>Retrospective on Gender</u> <u>and Development</u> and <u>Retrospective of IFC's</u> <u>Implementation</u> of the World Bank Group Gender Strategy.

It has been prepared under the direction of Hana Brixi (Global Director, Gender, WB) in collaboration with Nathalie Kouassi Akon Gabala (Director, Gender & Economic Inclusion, IFC), Mary Porter Peschka (Director of the Sustainability, Environmental, Social and Governance and Gender Solutions, IFC), Paul Barbour (Chief Strategy Officer, MIGA), Merli Margaret Baroudi (Director of Economics and Sustainability, MIGA), Kate Wallace (Sector Manager, Sustainability, Infrastructure and Manufacturing, Agriculture and Services, MIGA) and Moritz Nebe (Sector Manager, Economics, MIGA).



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The core team was led by Laura Rawlings (Lead Economist, Gender, WB), Atia Byll-Cataria (Head of Gender, MIGA), Amy Luinstra (Acting Manager, Operations, Gender and Economic Inclusion, IFC) and Priyanka Tayal Kolasa (Acting Co-Manager & Strategy Lead, Gender and Economic Inclusion, IFC). Together with the core team, the strategy development team also included Lucia Hanmer, Maria Ionata, Andrea Kucey, Brett Libresco, Maria Beatriz Orlando, Diego Ubfal and Michael Woolcock from the World Bank, Henriette Kolb and Carol Marina Tojeiro from the IFC, and Elizabeth Mensah from MIGA.

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Global consultations

The WBG conducted in-person consultations in 28 countries and engaged with representatives of over 600 entities from more than 110 countries. These included government representatives, parliamentarians, academia, private sector, philanthropies, youth groups, feminist organizations, indigenous groups, UN agencies, multilateral development banks, and other development partners. A special effort was made to engage civil society organizations, with support from the William and Flora Hewlett Foundation. Thousands of stakeholders with diverse expertise were engaged through in-person meetings, virtual dialogues, an online survey, written inputs, and participation in global fora. Summaries of these discussions, consultations and

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feedback statements are available on the <u>WBG</u> consultations website.

The WBG External and Corporate Relations team was an invaluable partner in the consultations. In addition, Abigail Goodnow Dalton, Elizabeth Mensah, Mary Porter Peschka, Laila Elrefai, Carla Pittalis, Abhilasha Sahay, Diego Ubfal and Najibullah Ziar were instrumental in organizing global consultations, in collaboration with hundreds of WBG staff in the country offices.

Rich inputs were received from a wide range of public, private, and non-governmental stakeholders through in-country consultations in Angola, Bosnia and Herzegovina, Democratic Republic of the Congo, Egypt, El Salvador, France, India, Indonesia, Ireland, Kazakhstan, Kenya, Kyrgyz Republic, Malawi, Mauritania, Morocco, Mozambique, Nigeria, Pakistan, Panama, Peru, Rwanda, Tanzania, Thailand, Türkiye, United Kingdom, United States, Uruguay, and Viet Nam.

Stakeholders also provided inputs in numerous global and regional fora including the Women Deliver conference in Kigali, Women Political Leaders summit in Brussels, meetings of the Organization for Economic Cooperation and Development – Development Assistance Committee on Gender Equality in Paris, the 67th session of the Commission on the Status of Women in New York, and the WBG and International Monetary Fund (IMF) Spring Meetings and Annual Meetings.



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
GIL	Gender Innovation Labs
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
SRHR	Sexual and Reproductive Health and Rights
STEM	Science, Technology, Engineering, and Math
UFGE	Umbrella Facility for Gender Equality
UN	United Nations
We-Fi	Women Entrepreneurs Finance Initiative
WBG	World Bank Group
WSME	Women-Owned Small and Medium Enterprises

OVERVIEW

Gender equality is an urgent imperative. Crises, conflict, and global trends such as climate change, natural resource scarcity and technological transitions exacerbate inequalities. In many societies, reversals and backlash against gender equality as well as sluggish economic growth and government fiscal and debt burdens compound the challenge. Progress on gender equality Sustainable Development Goal 5 is worryingly off-track.

Gender equality for all people is a matter of fairness and justice. Gender equality is a principle of international law recognized in the Universal Declaration of Human Rights.

It is also essential for development. Growing evidence shows how removing gender barriers unlocks economic productivity, reduces poverty, deepens social cohesion, and enhances wellbeing and prosperity for current and future generations. Women's participation and leadership improves the management of natural resources, strengthens resilience, and makes economies more competitive.

Yet, experience shows that achieving gender equality is uniquely challenging and complex. It calls for changes spanning country laws and policies, norms, public and private sector activities, and personal lives. Such changes are unachievable without a sustained and broad-based commitment. Results improve when approaches are comprehensive—with reforms and investments addressing multiple constraints simultaneously—and when they are supported by collective action.

Consistent with the World Bank Group's mission, the 2024–2030 Gender Strategy expresses the bold ambition to accelerate gender equality to end poverty on a livable planet. It proposes to engage differently, building on the lessons from the 2016–2023 Gender Strategy, and on feedback from a wide range of stakeholders.

In its ambition, the new strategy prioritizes three strategic objectives: end gender-based violence and elevate human capital, expand and enable economic opportunities, and engage women as leaders. The strategic objectives will be measured by six outcomes (Figure 1) that reflect both the intrinsic value of gender equality and its contribution to poverty reduction and development.

The strategy acknowledges the centrality of investing in women and girls while recognizing the disadvantages facing men and boys and the vulnerabilities arising from the intersection of gender with poverty, ethnicity, disability, and other characteristics. It reaffirms the World Bank Group's commitment to nondiscrimination, inclusion, and equality of opportunity,



FIGURE 1 Strategic Objectives and Outcomes of the 2024–2030 Gender Strategy



encompassing sexual and gender minorities. The strategy will be tailored to specific contexts, such as fragility, and to the needs of specific groups, such as adolescent girls. It will involve men and boys to address issues specific to them and issues that impede gender equality.

In its conceptual framework, the strategy identifies innovation, financing, and collective action as drivers of change toward gender equality (Figure 2). Innovation promotes reforms and programs based on data, evidence, technology, and behavioral insights, among others, as well as learning from and refining local approaches. Financing involves securing and allocating public and private sector resources while distinguishing the different roles of public and private finance for investments in people, prosperity, and a livable planet. Collective action enlists the concerted effort of a wide range of stakeholders and partners. The drivers of change can influence the policy arena (swaying formal and informal institutions and actors, while navigating their power relations) toward policies, programs, practices, and behaviors that advance gender equality.

The World Bank Group will implement the strategy in line with its country-led engagement model, which recognizes that countries face heterogeneous challenges and have differences in policies and legal frameworks. Country Partnership Frameworks will elevate gender equality outcomes in synergy with other development priorities, engage more actors in the gender space, and advance gender equality as One World Bank Group across public and private sectors.

The World Bank Group will mobilize concerted action through data, knowledge and advocacy with partners including those in civil society to facilitate reforms and implementation. It will assist clients to address structural limitations and advance gender equality outcomes through institutional and policy reforms and programs at scale. To expand and sustain such advances, the World Bank Group will help secure public resources and mobilize private sector capital. More broadly, the World Bank Group's engagement across sectors will further contribute to gender equality.

The World Bank Group will translate its 2024–2030 Gender Strategy into targets and measure progress toward gender equality outcomes. It will anchor accountability for gender equality outcomes in its Scorecard and report on progress during implementation.



FIGURE 2 Conceptual Framework of the 2024–2030 Gender Strategy

THE URGENCY AND FUNDAMENTALITY OF GENDER EQUALITY

1. Progress toward gender equality is essential, urgent, and challenging.1 The world is experiencing crises, conflicts, and megatrends with disproportionately negative impacts on women, girls, sexual and gender minorities, and other marginalized groups. The impacts of climate change are profound, accentuated by gender inequalities.² The global economy is sluggish, and poverty has risen. Governments face hard choices under tightening fiscal constraints, sometimes cutting back expenditures on core services such as health and education. Gender equality as a development outcome with deep intrinsic value risks being overshadowed by crises and undermined by traditional power relations and backlash. At the current rate of progress, it would take more than 100 years for women to reach parity with men.³ Yet gender equality is essential for development. It contributes to sustainability and resilience as well as to economic growth, productivity, and poverty reduction.

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

2. The last few decades 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 sex-disaggregated Human Capital Index data (Figure 1.1).⁴ Maternal mortality rates have fallen, though the rate of reduction has been negligible since 2016. Legal

reforms, access to assets, and financial inclusion have advanced, albeit slowly.

3. Gains have been uneven, with large regional variations and some reversals.

Two-thirds of the world's maternal deaths occur in Western and Central Africa (AFW) and Eastern and Southern Africa (AFE). Girls lag boys in completing secondary education in AFE and AFW, while boys are falling behind girls elsewhere.⁵ In many countries, the Covid-19 pandemic eroded human capital gains.6

4. Women's economic prospects remain

constrained. According to the Women, Business and the Law 2024, women around the world have only two-thirds of the legal rights of men. In 77 countries, women are legally not allowed to work in the same jobs and industries as men, exacerbating sectorial segregation and the gender wage gap.⁷ More than 1 billion women do not have access to finance, and women are 21 percent less likely than men to use the internet.8

5. More-equal education has not translated into more-equal jobs. Labor force participation for the working age population has been stagnant for three decades at around 53 percent for women and 80 percent for men. The largest gaps are in lower middle-income countries (Figure 1.2) and, regionally, in the Middle East and North Africa (MENA, 20 percent against 75 percent) and South Asia (SAR, 30 percent against 79 percent).9

8 Iglesias 2020.

Gender refers to the roles, behaviors, activities, and attributes that a given society at a given time considers appropriate for men and women, as well as encompasses the concepts of gender diversity and gender identity. (UN Women Gender Equality Glossary). 2

Fruttero et al. 2023: Deininger et al 2023.

The World Economic Forum 2023 Global Gender Gap Report estimates that it will take 131 years, while UN Women estimates that may take another 3 286 years to remove discriminatory laws and close gaps in legal protections for women and girls.

⁴ Human capital consists of the knowledge, skills, and health that people accumulate throughout their lives, enabling them to realize their potential as productive members of society. The World Bank Human Capital Index is a 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, and Adult survival rate.

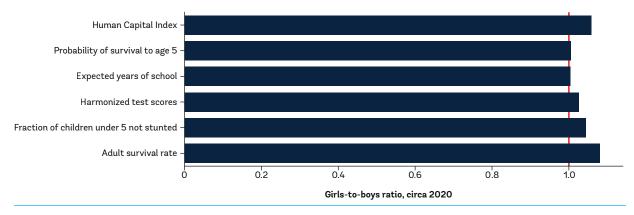
Data retrieved from the World Bank Gender Data Portal: Maternal Mortality and Completion of Secondary Education 5

⁶ Schady et al. 2023.

⁷ World Bank 2024.

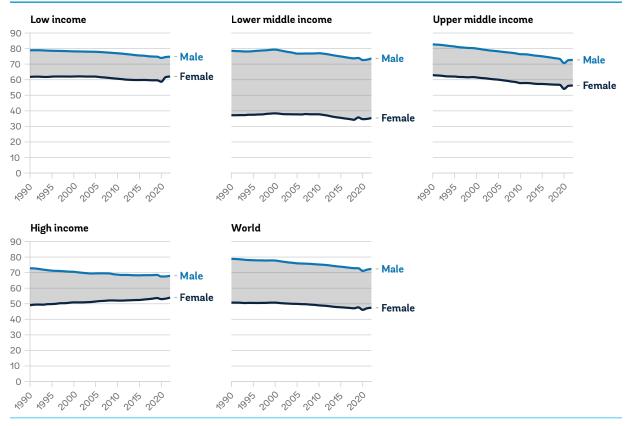
Pimkina and de La Flor 2020 and International Labour Organization retrieved from World Bank Gender Data Portal: Labor force participation.

FIGURE 1.1 Girls-to-Boys Ratio for Human Capital Index and Its Components, 2020



Source: World Bank calculations based on the 2020 update of the Human Capital Index (HCI). Note: The red vertical line indicates gender parity for each component. Simple averages are computed without population weights.

FIGURE 1.2 Labor Force Participation (% of Population Ages 15–64) 1991–2022



Source: International Labour Organization (ILO). Data retrieved from World Bank Gender Data Portal.

6. Youth unemployment is higher among women than among men (Figure 1.3), especially in MENA.¹⁰ Women in the labor force are half as likely as men to have full-time wage jobs, their jobs tend to be more informal and vulnerable, and they earn 77 cents for every dollar that men earn.¹¹ Better paying occupations

tend to be dominated by men.¹² Women farmers

account for 36 percent of the agricultural labor force in developing countries but fewer than 15 percent of agricultural landholders.¹³ With less access to information, credit, inputs, cash crop production, and farmers groups, they produce 15–35 percent less output per unit of land than men farmers.

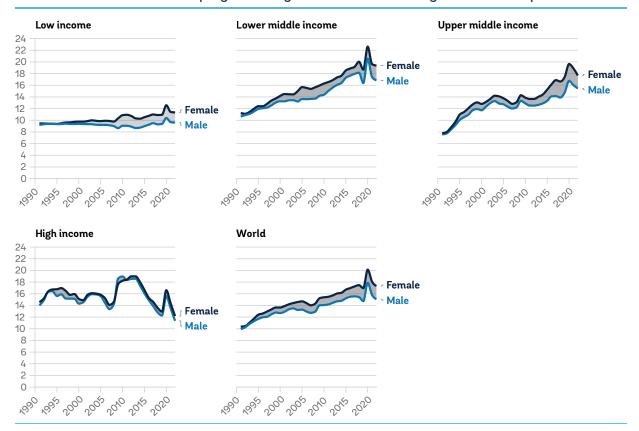


FIGURE 1.3 Youth Unemployment, By Gender and Country Income Group, 1991–2022

Source: International Labour Organization (ILO). Data retrieved from World Bank Gender Data Portal.

7. Women's and girls' time poverty limits

their choices. Women's disproportionate burden of care and household work has wideranging consequences.¹⁴ In the aftermath of the Covid-19 pandemic, partly due to women's disproportionate care¹⁵ responsibilities, rates of employment loss were higher for women than men in all regions, with the largest gaps in MENA and Latin America and the Caribbean (LAC). Gender gaps in income loss were highest in AFE, AFW, and East Asia and the Pacific (EAP).¹⁶

- 14 The UN High Level Panel on Women's Economic Empowerment identified seven constraints, UN 2018.
- 15 Care refers to childcare, eldercare, and care for persons with disabilities.
- 16 Flor et al. 2022.

¹⁰ Data retrieved from the World Bank Gender Data Portal: Youth Unemployment.

¹¹ Lo Bue et al. 2022.

¹² World Bank 2022.

¹³ FAO 2023.

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8. The gender gap is stark in business ownership and leadership. The global 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; for instance, in the private sector women make up only 20 percent of corporate board seats, 7 percent of board chairs, 5 percent of chief executive officers, and 16 percent of chief financial officers.¹⁷ Gender gaps reduce firm productivity, performance, and profits and can be attributed to a range of constraintsincluding skills, networks, and access to finance, technology, and markets-that affect women's decision to become entrepreneurs, their sectoral choices, and their business investments.¹⁸ During the Covid-19 pandemic, women-owned businesses faced larger revenue declines and higher closure rates than men-owned firms.¹⁹

9. Gender-based violence (GBV) is the most egregious manifestation of gender inequality and an alarming challenge to global public health, human rights, and

development. The World Health Organization estimates that one woman in three worldwide experiences physical or sexual violence by an intimate partner or sexual violence by a nonpartner.²⁰ Online abuse is even more prevalent, affecting 85 percent of women and girls globally. Child and forced marriage, sexual exploitation and harassment, intimate partner violence, and female genital mutilation remain widespread. The Covid-19 pandemic drove-up rates of GBV.²¹ GBV has wide repercussions, including deteriorating physical and mental health, reduced access to education and jobs, and worse 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.²² In the workplace, GBV is associated with reduced productivity, increased presenteeism²³ and absenteeism, and higher employee turnover.

10. Crises, fragility, and global trends such as climate change and natural resource scarcity exacerbate gender inequalities.

Water scarcity deepens women's and girls' time poverty. Disadvantages in access to jobs, assets and information reduce women's adaptive capacity, and their participation in mitigation solutions and disaster preparedness.²⁴ Fragility, conflict, and violence (FCV) settings 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 social fabric. FCV settings are correlated with high gender inequality and GBV. Forced displacement amplifies GBV as well as gender barriers to economic opportunities, sexual and reproductive health and rights (SRHR), social protection, health, and education.²⁵

11. In some contexts, men and boys are

worse off. Rapid economic transformations have translated into job losses in sectors such as manufacturing and mining that traditionally employ predominantly men, affecting their incomes and identity. "Deaths of despair" have been pronounced among men in response to social dislocations wrought by rapid economic change; in addition, societal expectations of masculinity often discourage boys from seeking support, which can contribute to higher rates of mental health issues,

18 Ubfal 2023, Halim et al. 2023a.

20 WHO 2021.

- 22 UN Women 2021; EBRD, CDC, and IFC 2020.
- 23 Workers who are physically at work but are not fully functioning and may not be able to fully perform their duties.

25 World Bank 2020a



¹⁷ Deloitte 2022.

¹⁹ Goldstein et al. 2022.

²¹ UN Women 2021

²⁴ Deininger et al 2023

such as depression and suicide.²⁶ Men and boys also have a higher risk of conflict-related death and injury, and face difficulties with social and economic reintegration after conflict.

12. Sexual and gender minorities are often disadvantaged. They tend to face stigma,

violence, and discriminatory laws, policies, and practices. In many countries, sexual and gender minorities are marginalized and constrained and struggle to access essential services including education, healthcare, social protection, and housing—with negative consequences for society.²⁷ They are also often held to repressive prevailing gender norms and face punishment, violence, and other forms of exclusion when they do not conform.

13. Gender inequality tends to be aggravated by other characteristics. The

intersection of gender with characteristics such as poverty, disability, and sometimes ethnicity and religion, can heighten vulnerability. Indigenous people, refugees and internally displaced individuals are also often vulnerable. For example, only one-quarter of economies worldwide explicitly recognize the rights of women with disabilities,²⁸ and almost threequarters of girls out of school belong to an ethnic minority. Gender equality, by definition, entails ensuring that all people, no matter their gender identity and characteristics, have equal rights and opportunities.

14. Unequal social norms as well as stereotypes and biases about gender roles persist, reinforcing structural inequalities. The United Nations Development Programme's Gender Social Norms Index underscores that

91 percent of men and 86 percent of women

30 Horowitz and Fetterolf 2020.

- 32 World Bank 2023c and World Bank 2024
- 33 Duflo 2003; Tommasi 2019.

exhibit at least one bias against gender equality.²⁹ The Gallup World Poll, covering 60 countries representing 80 percent of the world population, shows that gender stereotyping is prevalent, and that people underestimate support for gender equal policies in high inequality countries due to misperceptions of gender norms. A sizable share of respondents in the Pew Research Center 2019 Global Attitudes Survey argued for preferential treatment of men when jobs are scarce.³⁰ Furthermore, a global study by Equimundo reveals that young men hold increasingly more restrictive views.³¹ Some countries have reversed laws and policies supporting the rights of women,³² including SRHR.

Gender equality is central to ending poverty on a livable planet

15. Gender equality is integral to poverty reduction and development. Women's

empowerment enhances equality and addresses many dimensions of poverty, including income and nutrition security. Within households, gender equality improves choices, leading to better child development outcomes, which in turn reduces the intergenerational transmission of poverty.³³ Ignoring the connections between poverty and gender constraints can undermine poverty reduction efforts. Gender equality and women's participation in decision-making contribute to more inclusive institutions and pro-poor policy choices.³⁴ Gender equality is a moral imperative, a well-established principle of international law recognized in the Universal Declaration of Human Rights, and essential for positive development



²⁶ Case and Deaton 2020; King et al 2022.

²⁷ Badgett 2020

²⁸ Braunmiller and Dry 2022.

²⁹ UNDP 2020.

³¹ Equimundo 2022.

³⁴ Beaman et al. 2012; Pande 2020.

outcomes. 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.

16. Gender equality advances inclusive economic growth and productivity. The

International Monetary Fund acknowledges the growth-driving power of enhancing women's labor force participation, talent allocation, wages, representation, and leadership.³⁵ Long-run income per capita would be almost 20 percent higher if women were employed at the same rate as men.³⁶ Productivity increases with rising equality in access to assets (such as land, finance, housing, and technology), productive jobs, and high value-added product markets.³⁷ 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.³⁸ Indirectly, growth and productivity also gain from the provision of enabling services, such as safe transport and affordable quality care, and from gender equitable norms, such as unbiased academic and economic choices and the division of care and household responsibilities.

17. The business case for gender equality is

strong. Enhancing gender equality and women's economic contribution can boost companies' competitiveness, fortify supply chains, improve human capital, and help build an enabling business environment.³⁹ Companies with gender-balanced teams have generated higher returns on equity than those without.⁴⁰ Increasingly, companies realize that they can expand market

- 35 IMF 2022.
- 36 Pennings 2022.
- 37 Lee 2021.
- 38 IMF 2022.
- 39 IFC 2017.
- 40 IFC 2019.
- 41 IFC 2023a.
- 42 ILO 2015, United Nations 2022.
- 43 Erman et al. 2021.
- 44 Gambacorta et al. 2022.
- 45 Altunbas et al. 2021.

coverage, enhance productivity, and boost profits by engaging women as business leaders, employees, entrepreneurs, customers, and community stakeholders. Bank loan portfolios for women-owned small and medium enterprises (WSMEs) have consistently lower shares of nonperforming loans.⁴¹

18. Women are essential to forging a more sustainable and resilient future. This

includes creating and adopting climate change solutions on farms, in businesses, and at home, and preserving natural assets.⁴² Women's participation in decision-making strengthens community services and resilience to natural disasters. Engaging women in the preparation of contingency and emergency plans not only saves lives but can also transform community gender dynamics.⁴³ Gender diversity in private sector positions is linked to sustainability. For example, banks with more gender-diverse boards provide more credit to greener companies and lend less to firms with high pollution intensity.44 A 1 percent increase in women managers in 2000 listed companies across 24 countries led to a 0.5 percent decrease in carbon emissions.45

Lessons learned reveal the need to engage differently to advance gender equality

19. Lessons from global experience call for engaging differently. Four lessons stand out.⁴⁶



⁴⁶ See World Bank 2023c and IFC 2023b.

20. First, gender equality is unachievable without a sustained and broad-based

commitment. Experience shows that achieving gender equality is uniquely challenging and complex. It calls for changes spanning laws and policies, behaviors and norms, public and private sector activities, and personal lives. History reveals that gender equality is socially fraught, politically contentious, and vulnerable to reversals even where conditions seem most favorable. Scores on the Glass Ceiling Index measuring women's leadership in politics and business have declined over the past six years in Organization for Economic Co-operation and Development countries. Formalizing gender equality has been an aspiration in some countries for more than 200 years, yet this aspiration remains unrealized.

21. Second, data and knowledge drive solu-

tions. The 2012 World Development Report on Gender Equality and Development spurred investments to examine the root causes and implications of gender inequality and to find solutions. Recent evidence reveals how weak legal rights, biased policies, poor infrastructure and services, unpaid work, and deeply held gender norms and mindsets contribute to gender inequality. Rigorous impact evaluations and research yield innovations to address inequalities. Such innovations include programs that provide women and girls with digital identification cards, extend girls' education, equip girls with socioemotional and life-skills, employ women as agricultural extension agents, improve women's livelihoods by bundling cash transfers with information and services, and involve schools and communities in ending harmful practices such as child marriage and adolescent pregnancy. In middle income countries, examples include expanding women's participation in science, technology, engineering, and math (STEM) education and jobs; creating safe, respectful, and inclusive workplaces; assisting women-led businesses to access finance and markets; and expanding access to quality affordable care services.

22. Third, accelerating gender equality requires addressing multiple gender

constraints simultaneously, and a concerted effort to expand innovations that work.

Narrow interventions and pilots cannot deliver transformational impact without client ownership, financing, and implementation through national systems. Gender analysis helps prioritize entry points, inform actions to address barriers, and guide institutional and policy reforms. Binding constraints vary, and actions need to be coordinated across the public and private sectors, but also tailored to be effective in different settings. Working with a wide range of partners and stakeholders helps to scale innovation and implement reforms.

23. Fourth, results improve when approaches are comprehensive, including social and

behavioral change. Gender equality outcomes are influenced by prevailing norms and involve changes in attitudes and behaviors. Research shows that reflecting behavioral insights in policy implementation can yield better results. Involving men and boys and reframing their perceptions can foster their support and buy-in for gender equality. Coalitions of champions and community-based approaches can effectively promote behavioral changes and alignment toward new norms and practices that improve gender equality outcomes.

24. The WBG 2024–2030 Gender Strategy responds to the urgency, fundamentality and complexity of achieving gender equality.

Consistent with the WBG's new mission, it expresses the ambition to accelerate gender equality to end poverty on a livable planet. Drawing on recent evidence and lessons, as well as extensive consultations with a broad range of stakeholders (Box 1.1), the strategy highlights innovation, financing, and collective action as drivers of change (Section 2). It prioritizes objectives to end gender-based violence and elevate human capital, expand and enable economic opportunities, and engage women as leaders (Section 3). The WBG will implement the strategy in line with its country-led engagement model and comparative advantage, working as one World Bank Group (Section 4).

Box 1.1 Incorporating feedback from consultations

The World Bank Group (WBG) held face-to-face on-demand consultations in 28 countries and engaged with representatives of 600 entities and more than 110 countries, including civil society organizations (CSOs), government representatives, parliamentarians, philanthropies, academia, private sector, feminist organizations, indigenous groups, UN agencies, multilateral development banks, and other development partners. The WBG heard from thousands of people through in-person and virtual dialogues, an online survey, written inputs, and global forums. The valuable input is reflected in this strategy, and is summarized below:

- **The ambition:** Endorsed the proposed strategic objectives, including the urgency to address gender-based violence, expand care services, promote women's and girls' leadership, and address persistent barriers to women's productive economic participation.
- **Drivers of change:** Welcomed the emphasis on collective action, particularly on engaging civil society and men and boys, alongside financing and innovation, and the focus on behavioral and norms interventions. Influencing social norms for lasting outcomes was recognized as important but challenging.
- **Climate change and technology:** Highlighted climate change as a crosscutting concern, and the need to balance the perils of unregulated technology with its transformative potential. The strategy endorses the priority of a livable planet and promotes needed investments in human capital and inclusion (including digital), institutional reforms, and women's leadership.
- The essential role of government: Raised concerns about structural limitations to gender equality, and the impact of fiscal constraints (often linked to debt burdens) on public service delivery. The strategy promotes institutional and policy reforms to address the structural limitations driving gender inequalities. It supports public sector financing for core services. It bolsters the WBG's support to clients to advance gender equality through fiscal policy, sector strategies and budget management.
- **Diverse contexts and populations:** Voiced demands to adapt the strategy to contexts, notably fragility, conflict, and violence settings, and to populations, especially adolescents and vulnerable groups. Alongside broad support for expanding diversity, equity and inclusion, stakeholders noted the risk of backlash against private and public sector efforts to advance these principles. The strategy aims at gender equality for all, with a country-led approach, tailored to local contexts and population groups.
- Working with partners to strengthen effectiveness, efficiency, and accountability: Called for widening collaboration, especially with civil society, knowledge sharing, and implementation with accountability. Several stakeholders offered partnerships for financing, data generation and use, and strengthening social protection. The strategy promotes wider global, regional, and local stakeholder engagement and partnerships to drive change.
- Implementation, data, transparency, and results: Underscored WBG's contributions to gender data, knowledge for impact, financing, and convening. Stakeholders asked how the strategy will be operationalized, how implementation will be monitored and how impact will be measured. The strategy includes actions to support implementation and a results framework, anchored in the WBG Scorecard.





25. The WBG 2024–30 Gender Strategy introduces a new conceptual framework reflecting evidence and lessons.⁴⁷ The

framework portrays gender equality outcomes as the product of drivers of change mediated through the policy arena and factors beyond it. The WBG's engagement is one of many interacting forces shaping gender equality. As such, the policy arena and drivers of change are best understood as means by which the WBG can assess the additionality of its activities and effectively extend partnerships and stakeholder engagement to facilitate sustained broad change.

26. The framework tackles the complexity of advancing gender equality. Since gender equality involves intricate, interrelated, and sometimes contentious issues, evidence-based approaches and financing are required for better outcomes. Evidence enhances the quality of project implementation and promotes more effective incremental change toward gender equality. That said, gender equality outcomes can be accelerated with a better understanding of three conditions: how social norms and mindsets. mediated through formal and informal institutions, shape everyday expectations, priorities, and practices; how the nature and extent of power relationships can result variously in support for, indifference to, or hostility toward gender equality; and how the array of actors and forces that constitute the broader institutional and market contexts in which the WBG operates affects approaches and outcomes.

The policy arena shapes gender equality outcomes

27. Gender equality outcomes are mediated through the policy arena. The policy arena (Box 2.1) is the space where actors and stakeholders interact and negotiate agreements that can eventually lead to changes in (or affirm prevailing) institutions, laws, policies, and practices. Its structures and actors shape outcomes, even as power relations within and beyond its boundaries subject it to contestation. Analyzing the policy arena can yield actionable insights about complex issues such as how formal and informal institutions mold gender discrimination, how more entrenched forms of gender discrimination actively or passively resist efforts to change them, and how power relations reflect laws (or their absence) on the rights of women, such as women's representation in decision-making, or outlawing gender discrimination in employment, access to credit, and inheritance of family property.

28. Advancing gender equality requires understanding and influencing the

policy arena. This includes navigating power asymmetries across institutions and actors and understanding widely held beliefs by actors in the policy arena about gender-based power relations. Achieving gender equality requires working across political, economic, and social institutions—formal, traditional, and informal. This may imply expanding participation in decisionmaking and shifting the incentives and mindsets of policymakers and other formal and informal actors.

The Framework reflects analyses and experience from the implementation of the 2016–2023 Gender Strategy. It builds on WDR 2012: Gender Equality and Development (World Bank 2012) and WDR 2017: Governance and the Law (World Bank 2017b), which first deployed the concept of a "policy arena" in the World Bank.



Box 2.1 The policy arena

Numerous institutions, actors, and power relations make up the policy arena and are shaped by the decisions emerging from it. The tasks and challenges facing countries in the policy arena may change during the transition from low to middle to high income. They may also differ in contexts of fragility, conflict, and violence, where the policy arena might be illegitimate, underfunded, lack implementation capability, or barely exist. Creating and sustaining a credible policy arena is essential in realizing equitable development outcomes. Therefore, even in deeply challenging circumstances, gender equality must be protected and promoted.

The policy arena for gender equality outcomes has 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 interaction and imbuing them with the legitimacy to make and enforce policy, are a key force. When institutions are weak, compromised, or corrupt, they undermine efforts to promote gender equality. Gender outcomes are also shaped by informal social institutions—prevailing norms and attitudes based on gender. Conflict may ensue when formal and informal institutions fail to align, as when a court's decisions are at odds with public opinion.

Actors: Political parties, companies, professional associations, civil society, social movements, online and traditional media, people in positions of influence, and other formal and informal actors exert their influence individually and collectively. 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 all shape how they interact with the institutions and enhance or constrain gender equality outcomes. For example, business associations driven by profit, may call for government policies and institutional changes to boost women's mobility, safety, and skills. Programs to engage women as leaders may alter the range of actors, their interests, and their policy priorities. Some actors may foment backlash against gender equality. National policy arenas may thus become a venue for heated contestation over women's rights and the status of sexual and gender minorities.

Power relations: How the social contract binds citizens and the state (such as respective rights and responsibilities, grievance and redress mechanisms, and strength of legitimacy accorded to dominant parties by non-dominant parties and vice versa) determines how public and private sectors interact and the role and influence of external groups and multilateral agencies. Progress toward gender equality may reallocate power among actors, and thus alter how policies are determined, implemented, and assessed.

29. In the policy arena, policies and practices deployed to reach gender equality outcomes are shaped by institutions, including laws, regulations, norms, and collective mindsets related to gender. These influences 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; the sectors and occupations in which women are expected to work; whether women have equal access to land, capital, and other assets; the basis of ritual purity; inheritance laws; societal (including religious) expectations regarding family size, public visibility, and comportment; and whether GBV is accepted. These influences interact to create systemic biases that impede access to opportunities for women and sexual and gender minorities.

30. Gender equality 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 pushback from those who feel threatened by the changes. Perceptions of illegitimacy or loss (as in men's income and identity) associated with such institutional and policy changes may lead to resistance or active opposition.

31. Development outcomes, including gender equality, 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 which policies and practices are deployed but also how 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 securing broad support for such changes.

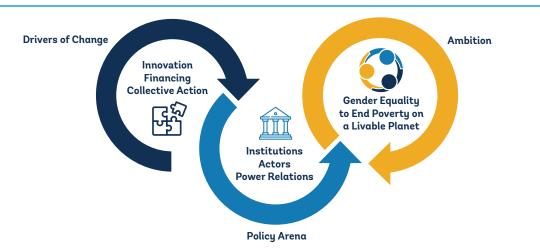
Drivers of change for gender equality: Innovation, financing, and collective action

32. Based on lessons and evidence, the conceptual framework of the 2024–2030 Gender Strategy (Figure 2.1) extends and consolidates earlier approaches by focusing on three drivers of change: innovation, financing, and collective action. Innovation refers to promoting solutions based on data, evidence, digital tools, and behavioral insights among others, as well as learning from and refining solutions initiated by local leaders, businesses, and communities. Financing involves securing and allocating resources in and through the public and private sectors while distinguishing the different roles of public and private finance for investments in people, shared prosperity, and a livable planet. Collective action represents concerted efforts of public and private sector actors, community groups, civil society, global advocacy groups, and international agencies, among others, toward better gender equality outcomes.

33. The public and private sectors can leverage their mandates and comparative advantage to varying degrees across the policy arena and drivers of change. Where the private sector can shift market incentives toward greater inclusion and equality, the public sector can transform the structural conditions that drive inequality. Coordinated approaches across the public and private sectors can expand women's agency to influence their normative reality.

34. Innovation can improve policies and practices related to gender equality. Innovation involves the use of data, technology, global and local knowledge, and learning to develop policy







and technical solutions. Outcomes improve when solutions are tested and flexibly adapted by frontline implementers. Advances in data, knowledge, and learning are a valuable global public good that has helped fine-tune operational approaches across countries. The availability of gender data helps document the nature and extent of gender inequalities and respond more constructively. Understanding and measuring not only formal barriers but also informal institutional barriers, such as harmful social norms and mental models, enhances policies and interventions. Recent examples of innovative solutions include digital mobile tools, digital identification cards, and other technology-enabled solutions and platforms. Innovative economic inclusion programs combine cash and complementary interventions, such as asset transfers; training; coaching; programs to support financial inclusion; care; livelihood, and economic opportunity; and value chain solutions.

35. Effective innovations often include behavioral interventions that are contextappropriate to mobilize action by key

actors. Framing how a choice is presented for 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. Framing can foster a shared vision of pathways to greater gender equality and empowerment. It can reflect a rights-based, economic, or business case approach, and can reveal context-specific entry points that illustrate the positive impact of gender equality on challenges such as food security and climate change. Behavioral interventions can address mental models or work around them, preventing biases and stereotypes from muting policy impacts. Promoting joint land ownership by married couples, for example, has included simple changes in forms (such as mandating the names of both husband and wife in Ethiopia), monetary incentives (such as lottery entry in Côte d'Ivoire) and outreach to both husbands and wives (such as a video in Uganda expounding the benefits of adding the wife to a land title as joint owner).

36. Advancing gender equality requires mobilizing and allocating resources effectively in the public and private sectors.

Integrating gender analysis in fiscal policy, budget management, and procurement systems can enhance the allocation of public resources and address structural barriers to gender equality. External resources can motivate clients to adopt better policies and programs and to provide evidence of the impacts. The International Development Association (IDA) supports closing gender gaps through reforming fiscal policies and budgets, removing discriminatory tax legislations, and enhancing the effectiveness of public spending. The Global Financing Facility is improving health outcomes for women, children, and adolescents. The International Finance Corporation (IFC) catalyzes funds for high-impact private sector investments that benefit women entrepreneurs through the Women Entrepreneurs Finance Initiative (We Fi), and other financing facilities such as the Women Entrepreneurs Opportunity Facility (Box 2.2). Public and private investors are expanding gender-smart financing to include blended finance and sustainabilitylinked finance.⁴⁸ 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 A gender bond supports women-owned businesses in Brazil

The IFC subscribed \$200 million in a gender bond to Itaú Unibanco to support the bank's lending program to women-owned small and medium enterprises (WSMEs) in Brazil, with parts of the proceeds focused on businesses in underserved regions of the North and Northeast. This signing marked the 10-year anniversary of Itaú Mulher Empreendedora, a capacity building program created by IFC and Itaú, to inspire, connect, and enable women entrepreneurs in their professional journeys. Through this long-term investment-advisory partnership with the bank (two investments in 2013 and 2023 and four continuous advisory engagements), the program has reached more than 910,000 women entrepreneurs, leading to a 20–30 percent increase of female participation in the bank's portfolio, 1,028 percent growth in loans to WSMEs, 4 percent higher credit scores, 31.5 percent higher profitability for female program participants, and an 18 percent increase in total credit limits for program participants to continue growing their businesses.

37. Collective action engages actors to better align formal institutions, policies, attitudes, norms, and practices. Coalitions can include actors across the public and private sectors and civil society who represent the dynamics and interests within the policy arena related to specific gender equality outcomes. Collective action can be spurred by government, as for family planning in Bangladesh (Box 2.3) and the recent *Waii* (Awareness) in Egypt, coordinating actions by social workers and local religious leaders to alter challenging gender norms, such as those related to GBV.



⁴⁸ Sustainability-linked finance mobilizes capital to support the borrower's improved environmental, social, and governance performance, including efforts to improve gender equality. Sustainability-linked loans, for example, include targets on gender-related outcomes, such as women in management or contracts to women-owned firms in the supply chain. Once targets are met, borrowers can qualify for a pre-determined reduction in interest rates. Blended finance can cover the cost of the reduction.

Box 2.3 How women's empowerment drove Bangladesh's human, social, and economic development

From 1970 to 2022, Bangladesh reduced its total fertility rate from seven births per woman to two and cut under-five mortality by two-thirds. The female literacy rate quadrupled, female labor force participation doubled, and income 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. Local political and community leaders and the religious establishment forged a broad effort influencing collective mindsets and norms in communities. The massive mobilization and deployment of married, salaried female frontline health workers and teachers—recruited from the communities in which they lived and enjoyed trust—gave them a professional identity and authority, and in doing so, made women's mobility and work more socially acceptable.

In a virtuous circle, women's empowerment is confronting such remaining challenges as lowquality jobs, child marriage, and gender-based violence. But sustaining positive changes requires continuous effort.

Source: World Bank (2020).

38. In Niger, human capital investments and policy actions that support legal reforms to end child marriage are complemented by partnerships with community influencers to shift norms (Box 2.4). Collective action can also be bottom-up, initiated through collective bargaining, feminist movements, and women's rights organizations, or others with national or international support, as in the Self-Employed Women's Association (a trade union of poor self-employed women workers in the informal sector) in India, or through the private sector, as in Fiji (see Box 2.4). Collective action can create an enabling environment for women to take advantage of opportunities. Involving men and boys in collective action has multiple benefits, including changing attitudes about gender equality and addressing harmful masculinity.⁴⁹

49 Casey, et al. 2018.

Box 2.4 Collective action to empower women in the Sahel, Niger, and Fiji

The Sahel Women's Empowerment and Demographic Dividend project seeks to empower 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 mindsets, supporting their access to menstrual hygiene and reproductive health services, and engaging husbands and "future husbands" on issues such as SRHR. Framing narratives included publicizing the contributions of women's and girls' empowerment to the demographic dividend, to community well-being, and to human capital. The project engages a range of development partners and 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 restricted economic opportunities for young women. These findings advanced the policy dialogue and partnerships, involving community influencers and local leaders who enforce existing norms. Reforms included the establishment of local and national structures and plans to discourage child marriage, enhance access for adolescent girls to SRHR services, and lift 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, the IFC worked with partners to promote a high-quality, accessible, and inclusive childcare market to empower women. IFC 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 for 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.

39. The conceptual framework informs WBG efforts to explore pathways to gender equality in different contexts. It creates space for local initiatives in tailoring solutions, adopting market initiatives, implementing policy, and learning lessons from monitoring and evaluation efforts. The WBG is generating global evidence to inform solutions and reveal how different combinations of approaches and factors can influence outcomes in local contexts, including FCV settings, offering insights from subnational variations in outcomes.⁵⁰ The policy arena and drivers of change serve as lenses through which to assess contributions and to widen partnerships and stakeholder engagements.



⁵⁰ Brixi, et al. 2015, and World Bank 2023a.

STRATEGIC OBJECTIVES AND OUTCOMES

C

40. The 2024–2030 gender strategy advances a bold ambition to accelerate gender equality for all to end poverty on a livable planet. For the WBG to maximize its impact, the strategy prioritizes three strategic objectives: end gender-based violence and elevate human capital, expand and enable economic opportunities, and engage women as leaders (Figure 3.1). Each strategic objective will be measured by specific outcomes.

FIGURE 3.1 Strategic Objectives and Outcomes of the 2024–2030 Gender Strategy



41. The strategic objectives and outcomes reflect both the intrinsic value of gender equality and its contribution to development outcomes. They prioritize

foundational well-being, economic participation, and leadership. Compared with the four pillars of the 2016–2023 Gender Strategy (human endowments, jobs, asset control and ownership, and voice and agency), this strategy responds to global trends and crises by adding emphasis on ending GBV; expanding care, digital, legal, and other enabling services; and engaging women as leaders for a sustainable, resilient, and inclusive future.

42. To achieve the strategic objectives, the WBG will leverage its comparative advantage as a learning, client-driven institution that mobilizes a concerted effort for change. The strategic objectives and solutions proposed in this section build on evidence and good practices summarized in the accompanying <u>Thematic Policy Notes</u> and Causal Evidence Briefs, and on lessons from implementing the 2016-2023 Gender Strategy.⁵¹ Applying lessons from global experience along with local knowledge, the WBG will help clients develop solutions, using the conceptual framework to find pathways and foster partnerships toward better gender equality outcomes.⁵²

43. The WBG will promote coordinated actions across the public and private sectors as One WBG to propel a virtuous cycle towards gender equality. Such actions can, for example, address sexual harassment in transport, public spaces, and workplaces, thus enabling 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. These, in turn, can create new aspirations for young women. Women's participation in decision-making on transportation policies and investments can, in turn, facilitate low-carbon transportation options and drive reforms as well as societal and normative change

51 See World Bank Gender Equality in Development: A Ten-Year Retrospective and A Retrospective of IFC's Implementation of the World Bank Group Gender Strategy.



⁵² The weight attached to each of the strategic objectives will depend on country priorities and local contexts. World Bank 2023c discusses approaches to closing gender gaps across regions over the past ten years.

to end sexual harassment, which will further sustain advances towards gender equality.

44. The WBG's sectoral engagement will also further contribute to gender equality.

Investments in energy, water, sanitation, transport, finance, digital, manufacturing, agribusiness, and other sectors, improve outcomes for women and girls. For example, the WBG's commitment to provide 250 million people in Africa with electricity before the end of the decade will improve women's safety from gender-based violence, health, learning and economic opportunities for women and girls while reducing their time poverty. Improved water and sanitation facilities have similar benefits while also addressing women's and girls' vulnerability around menstruation and reproductive health. WBG's support across the energy, social protection, and health sectors promotes integrated clean cooking fuel and technology solutions for healthier, more productive lives of women and children. The WBG's support in delivering quality, affordable health services to 1.5 billion people by 2030 enhances adolescent, sexual, reproductive, maternal and child health at scale as part of a basic standard of care. Financial sector reforms and digital transformation include tailored approaches to increase women's financial literacy and digital skills, expand their use of financial and digitally enabled services as well as improve their access to capital, networks, markets and entrepreneurial ecosystems. Economy-wide reforms such as improved labor codes, national development plans, and fiscal reforms that are informed by gender analysis and data change women's economic and job prospects. The contribution of WBG engagement across sectors to gender equality outcomes is illustrated below.

Foundational well-being: End gender-based violence and elevate human capital

45. The first strategic objective underscores foundational well-being for all. It presents an aspiration to end all forms of GBV and build and protect human capital. The pathway to end GBV includes actions to challenge harmful gender norms, prioritize survivor-centric services, empower women and adolescents, and dismantle patriarchal systems that perpetuate GBV. The first strategic objective also emphasizes genderdifferentiated approaches to protecting human capital outcomes during crises, advancing gender equality through social protection systems, improving health and education outcomes, and facilitating smooth school-to-work transitions. Efforts to reach this objective include challenging gender-unequal attitudes, combatting sexual harassment in all sectors, ensuring universal health coverage and inclusive education, breaking gender barriers in skills development. To motivate clients, the WBG will use evidence of the macroeconomic, social, and business impact (including a demographic dividend in highfertility contexts) of building human capital and addressing GBV.

Outcome 1: Progress in ending all forms of gender-based violence

46. Building on emerging evidence, promising approaches to address GBV combine actions at the national, community and business levels.⁵³ These include developing national policy plans with adequate financing, enacting legal and regulatory reforms based on international conventions, and enacting anti-corruption measures to address extortion for sex (sextortion). In the last decade, the World Bank has dramatically increased

53 Maruo et al. 2023.

the number of operations across sectors that incorporate GBV prevention and/or response activities drawing on global knowledge as well as insights from wide-ranging consultations with women's groups. Promising approaches include strengthening GBV response services, implementing community-based prevention interventions and anti-harassment codes to overcome harmful gender norms, and addressing GBV in and through schools by fostering mutual respect and positive gender attitudes. In FCV settings, where GBV is acute and state institutions and national systems are often weak, long-term solutions that avoid dependence on humanitarian aid can be developed through partnerships with nongovernmental actors and the private sector. 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's and girls' safe spaces, operated by women-led local organizations. Other examples, with support from civil society, include the WBG's operational work in FCV settings such as GBV operations in the Democratic Republic of Congo. IFC supports businesses across sectors to address GBV in the workplace. Private sector approaches create safe, respectful workplaces by preventing and addressing workplace bullying, customer and client aggression, sexual exploitation, abuse, and harassment, and by holding suppliers and service providers accountable for their actions. Employers can also support employees facing intimate partner or sexual violence by facilitating access to survivor services (as in Papua New Guinea), assisting with safety planning, and raising awareness.

47. Comprehensive prevention programs address GBV as a structural and systemic

issue. They focus on transforming patriarchal norms and social systems that endorse power

55 Maruo et al. 2023

dynamics detrimental to women and girls. Education and community-based programs can combat the root causes of GBV. Partnerships to convey GBV prevention messages through schools, youth organizations, social media, and technology can reach children and adolescents. These interventions are more effective when combined with programs empowering women and adolescents and allowing GBV survivors to gain economic independence.⁵⁴ For example, education operations build safer schools while promoting gender-sensitive behaviors for teachers, students, and, in some cases, parents and guardians to address gender stereotypes. Infrastructure and urban improvement programs create safe public spaces for women and girls. Across sectors, policies and protocols address sexual harassment and other forms of GBV.55 Areas of attention also include the nexus of early childhood development, violence against children, and GBV; GBV and climate change; technologyfacilitated GBV; and GBV against sexual and gender minorities and people with disabilities.

Outcome 2: Stronger and more resilient human capital

48. Building and protecting human capital requires considering gender dimensions along the lifecycle. Achieving universal coverage and building resilient service delivery systems in health, education, and social protection call for gender-responsive approaches. These include engaging teachers, community workers, and influencers to challenge gender-unequal attitudes; adopting gender-differentiated approaches for adolescents; facilitating women's participation in STEM education and occupations; targeting cash-plus and economic inclusion interventions to women; expanding pension coverage; and ensuring equal access while addressing the diverse needs of sexual



⁵⁴ Halim et al. 2023b

and gender minorities and groups marginalized by gender. Broadband internet can promote inclusive ed-tech and health-tech solutions.⁵⁶

49. For health outcomes, universal health coverage includes access to SRHR services; psychosocial support; and GBV response services.⁵⁷ Health systems can promote inclusive leadership and employment along with community participation to strengthen gender-responsive approaches in healthcare (as for noncommunicable diseases, mental health, and aging) and in pandemic preparedness and response. Community outreach and school-based interventions help achieve better health outcomes for adolescent girls, including enhancing SRHR and preventing female genital mutilation.

50. For education and skills outcomes,

gender-responsive approaches apply from early childhood to school entry and secondary school completion, providing individualized approaches that facilitate the transition from school to work and support life-long learning.58 Effective measures include cash-plus support with a focus on psycho-social components, scholarships (including for adolescent girls, for students belonging to sexual and gender minorities⁵⁹ and other marginalized groups), safe transport, and safe and universally accessible schools with adequate toilets and menstrual products. Targeted interventions, such as tutoring or remedial education, help address boys' educational underachievement as well as support young mothers and out-of-school youth. Targeted programs help bring out-of-school girls back into the formal education system and provide girls who never attended school with life skills and job readiness skills. Teachers and community influencers can help promote positive norms such as persuading parents to keep girls in school and invest in all children, preventing child marriage, and rejecting female genital mutilation. Schools can foster the aspirations of adolescent girls through career counseling, mentorships, socioemotional and life-skills training, safe spaces, clubs, and role models. Schools can also engage boys on healthy relationships, positive masculinity, and SRHR (as in WB education projects in Angola, Mozambique, Nigeria, and Tanzania).

51. A range of programs can help develop skills for better jobs. For girls and women, these include digital and financial literacy, STEM education, and skills training in traditionally maledominated sectors-including renewable energy, green logistics, and electric mobility.60 Workstudy programs and training on socioemotional skills alongside job-relevant skills have proven effective. Early identification of talent, higher education scholarships, mentorship and career support can aid academic career advancement and thought leadership. Complementary programs combine informational, aspirational, and normative elements: technical and vocational training quotas for women, particularly refugee women and women with disabilities; and initiatives to counter biases among employers and educators.

52. Social protection programs help build and protect human capital. Unemployment insurance programs and labor standards can protect workers in the formal sector, while social safety nets can cover those in the informal sector, including old age security for women without a formal employment history. Cash-plus and productive economic inclusion programs that offer psychosocial support and access to assets and services can empower women, improve their livelihoods, and promote their agency and

- 58 Murad Khan et al. 2023.
- 59 Cortez et al. 2023.
- 60 Sahay 2023

⁵⁶ IFC 2022.

⁵⁷ Al Tuwaijiri et al. 2023.

bargaining power in the household.⁶¹ Social protection programs need to address specific vulnerabilities and offer adaptive support to cope with crises and shocks. Programs can promote awareness, behavioral change, and early response with respect to violence and SRHR among others.

Economic participation: Expand and enable economic opportunities

53. The second strategic objective promotes economic participation for all. It addresses the nexus of access to more and better jobs, economic assets and "enabling services" that expand economic choice in the context of climate change and other challenging global trends and crises. In poor rural areas, for example, the pathway would combine programs that support women's productive economic participation and entrepreneurship and those that expand women's ownership and control of land and smartphones, with access to safe transport and care services. These would be complemented by interventions to end GBV, enhance skills and SRHR, and engage women in community decision-making, advancing synergy across the three strategic objectives. Evidence on the potential productivity gains of enabling services such as safe transport, mobile internet, agriculture extension services, and childcare, can motivate private sector actors to address gender barriers.

Outcome 3: More and better jobs, including jobs of the future

54. Equal access to quality employment, entrepreneurship, and opportunities across formal and informal sectors requires actions on multiple fronts. Enhancing

women's economic participation and livelihoods demands changing restrictive laws and regulations; government and employer policies, practices and services; and norms.⁶² Employers can oppose stereotypes and biases that restrict women's access to productive jobs and that reinforce gender barriers and inequalities in the workplace; implement strategies and programs to improve diversity, equity, and inclusion; and strengthen policies and practices to recruit, retain, and promote women employees and leaders. IFC projects increasingly make the business case for investing in women's employment and they leverage sustainability-linked finance tied to women in the workforce (as in Brazil, Solomon Islands, and Türkiye). Appropriate legal, policy, and community actions protect women, sexual and gender minorities, people with disabilities, indigenous people, and other marginalized groups working in precarious jobs and support job creation in formal and informal sectors and in fragile and forced displacement settings.63

55. The transition to a low-carbon economy creates new opportunities. Intentional

interventions and gender-inclusive policies can ensure that women benefit from job opportunities in sectors where they are underrepresented such as renewable energy and environmental services. The development of new technologies and other innovations can be designed to overcome biases and ensure that women and sexual and gender minorities have equal access to jobs and opportunities to grow as innovators and thought leaders.

62 Halim et al 2023



⁶¹ Halim et al. 2023c, Bastagli et al. 2016, Heinemann, Mossman et al 2024, World Bank 2024.

⁶³ See ILO international labor standards and other labor institutions and rights as well as the World Bank Group's Environmental and Social Standards.

56. Tailored programs in agriculture and agri-food systems enhance women's employment, productivity, product diversification, and other livelihoods.64 Such

programs expand women farmers' access to agricultural inputs and technology, livestock, and agribusiness value chains and markets. Targeted investment, business funding, and support programs can generate business benefits throughout agricultural value chains and agroprocessing. Leveraging digital technologies and incentivizing the production of higher valueadded crops and products can enable women farmers to access information and new markets. Technical and socioemotional skills training with good participation of female extension agents, finance, and networking interventions can foster diversification and facilitate market access. Social and economic inclusion programs reinforced by coaching help poor women and marginalized groups develop productive and sustainable livelihoods in agriculture or other sectors and improve their agency and earnings.

57. Policies, programs, and investments help women-led businesses overcome gender barriers, enabling them to grow in number and size and improve productivity.65

Examples of interventions addressing the differential constraints faced by women-led businesses include providing personal initiative training, facilitating networking, offering grants to growth-oriented businesses through business plan competitions, improving financial, capital and market access, providing enabling services, and using sex-disaggregated data and training to reduce gender biases in credit evaluations and early-stage equity investment decisions.⁶⁶ Other interventions target girls and young women, developing their technical and socioemotional skills, and fostering their participation in

male-dominated sectors through schools and community programs.

Outcome 4: Greater ownership and use of economic assets

58. 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

technology-enabled opportunities. For women living in extreme poverty, effective interventions combine asset transfers with a bundle of interventions that integrate financial inclusion, life skills training, social empowerment, and psychosocial support through coaching.

59. Gender equality benefits from land formalization programs that provide incentives and framing for titling plots in women's name or joint titling.⁶⁷ Legal,

regulatory, and policy reforms need to improve women's access to and productive use of land, including equal rights to marital property. Women's participation in land governance and conservation-including adjudication committees, dispute resolution mechanisms, land allocation committees, and land use management structures—advances broader reforms. Policies and programs that facilitate housing finance for women can increase household income and security, access to land for forcibly displaced women and returnees, and access to housing for women and sexual and gender minorities.

66 IEC 2020

⁶⁴ Halim et al. 2023d.

⁶⁵ Ubfal 2023.

Stanley and Lisher 2023; Halim et al. 2023e. 67

60. Closing the gender digital divide and managing the promise and potential perils of new technologies facilitate greater and more equal economic participation.

Supporting women and girls in acquiring digital skills and in understanding artificial intelligence technologies can facilitate women's entry and leadership in the technology sector. Digital platforms can support more equal access to goods, services, learning, finance, employment, leadership, and entrepreneurship.⁶⁸

61. Financial inclusion can be accelerated in

many ways. Approaches include implementing gender-smart national financial inclusion strategies; focusing on gender lens investing; facilitating access to convenient credit, savings, and insurance products tailored to women's needs; using credit scoring psychometrics or cashflow-based lending 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 guarantees and debt capital markets (such as gender bonds in IFC projects in Tanzania, Thailand, and Türkiye). The expansion of safety nets during the Covid-19 pandemic facilitated and expanded digital cash payments and bank or mobile money accounts, allowing women to receive social assistance benefits, wages, and remittances electronically. Removing barriers to access involves regulatory changes, including a nondiscriminatory legal framework, equal access to identification cards and mobile phone ownership, digital traceability, shorter distances to banks, and enhancement of financial capabilities.

62. Several approaches can expand access to markets for women entrepreneurs,

farmers, and producers. These include giving women greater access to corporate supply chains through public and private procurement contracts, fostering women's trade readiness, and encouraging women's use of digital platforms to enable them to profit from opportunities in e-commerce and business-to-business distribution platforms (such as IFC projects in <u>Colombia, Egypt, Kenya, Nigeria, and Philippines</u>).

Outcome 5: Wider access to and use of enabling services

63. Legal, care, infrastructure, and other enabling services yield multiple gains.

Justice and legal services can fortify women's rights. Public and private sector investments in care services, safe and universally accessible transportation, water, energy, and digital infrastructure are essential for women's power and economic participation. Complementary interventions can address misperceptions and normative barriers to care services and encourage employers to adopt family-friendly policies and practices.⁶⁹

64. Affordable and accessible quality care services enable greater economic participation for caregivers, especially women, and create jobs.⁷⁰ Care services,

including childcare, eldercare, and care for people with special needs, are generally unremunerated, unquantified, and unacknowledged. Valuing unpaid care work is essential for rectifying existing gender inequalities and improving labor market outcomes. Quality care services also improve child development outcomes, family welfare, and business productivity. Increasing public finance for care while also encouraging diverse solutions through the non-state sector,



⁶⁸ Aranda Jan and Qasim 2023.

⁶⁹ Muñoz et al 2023. See also Jayachandran (2021) and Narayan (2022) on the role of social norms in fostering women economic empowerment; and Bursztyn et al. (2023) on misperceptions.

⁷⁰ Ahmed et al. 2023.

including employer-supported care, is needed to recognize, reduce, and redistribute the costs and benefits of unpaid care work and boost caregivers'-especially women's-economic and social participation. The enactment of childcare laws facilitates women's productive economic participation.⁷¹ Investment in infrastructure, including access to water, sanitation, energy, transport, and healthcare, can reduce the time spent on care responsibilities. Psychosocial and rehabilitation services can promote economic inclusion of people with disabilities and support caregivers. Protecting the labor rights of care workers through robust regulation and enforcement, encouraging reasonable remuneration and benefits, and facilitating representation of paid and unpaid care workers are also critical.72

Leadership: Engage women as leaders

65. The third strategic objective emphasizes the contribution of women's leadership to sustainable, resilient, and inclusive

outcomes. The WBG will expand and leverage evidence and data showing the impact of women's leadership on climate, environment, social, and market outcomes. The pathway to gender equality in leadership involves partnerships to enhance governance structures, incentives, and capacity for women's leadership in both the public and private sectors at the local, national, and global levels.

Outcome 6: Advances in women's participation in decision-making

66. Proactive approaches in community platforms and service delivery governance structures can expand women's participation in decision-making. Approaches include a combination of rules, training, mentoring, and behavioral designs to increase active participation. Modes of delivery include engaging local leaders and promoting local groups focused on women's social and economic inclusion such as savings and loan associations, self-help groups, and cooperatives. The WBG supports such approaches across sectors, including water user and waste management associations, business associations, trade unions, schools (support for women teachers to become

school heads), and health clinics. Tailored interventions can enhance women's decisionmaking power within the household. Efforts to enhance girls' and women's leadership must involve boys and men and facilitate changes in norms and mindsets about women's roles.

67. At national and subnational levels, all sectors can bring women into decision-

making. It is easier in sectors with high shares of women's employment, such as education and health, but is key in male-dominated sectors such as energy, information and communication technology, public administration, and political representation. The WBG is expanding partnerships (such as WePower, Powered by Women, and EqualAqua) for women's leadership.

68. The private sector deploys partnerships, networks, and standards to improve gender diversity and inclusion in company management structures.⁷³ Complementary programs can build leadership skills and foster

71 S. Anukriti et al. 2023.

73 Salazar and Moline 2023.

⁷² See ILO 2018 and the 5R framework for a useful guide to decent care work with gender equality.

talent pipelines, mentoring, and sponsorship, and raise awareness (for example, by 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 marginalized groups equally. Incubators, start-up capital, acceleration programs, and addressing gender-based violence can promote women's leadership as innovators in research and development, and as founders in technology.

69. Enhancing women's role in climate action can advance climate goals. Women's voices and leadership benefit green and just transition; management of natural resources

and biodiversity; climate governance, including multilateral climate dialogue; and local, national, and private sector disaster risk management dialogues.⁷⁴ Women's leadership can enhance the design and enhance implementation of climate actions, from biogas stoves and precision irrigation to national net-zero transitions. Women's participation helps reduce pollution and affects how programs address the differential impacts of climate change, biodiversity loss, and pollution, including disaster response and resilience initiatives. Women's leadership and voice can also advance less carbon-intensive mobility options that are safe, reliable, affordable, and accessible. Climate investments viewed through a gender lens can contribute to investor revenues as well as gender equality.

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⁷⁴ Deininger et al. 2023.

IMPLEMENTING THE 2024–2030 GENDER STRATEGY

70. Learning from implementing the 2016– 2023 Gender Strategy, the WBG will engage with greater ambition and differently to

achieve results. Supported by efforts to improve operational effectiveness, the WBG will gear up for the new ambition, deploy the drivers of change, and strengthen accountability for gender equality outcomes in alignment with the new WBG mission. It will approach the implementation of the 2024– 2030 Gender Strategy in line with its country-led engagement model and comparative advantage, working as One WBG.

Learning from implementing the 2016–2023 Gender Strategy

71. The delivery of the 2016–2023 Gender Strategy benefited from strong corporate

commitments. IDA policy commitments to gender equality evolved from internal processes to outcomes. IDA20, for example, introduced commitments to expand childcare, productive economic and digital inclusion, medium- and high-skilled employment opportunities for women, GBV prevention and response, and to close gender gaps through fiscal policy and budget systems.⁷⁵ The International Bank for Reconstruction and Development (IBRD) and IFC capital increases also reflect commitments to gender equality.

72. The WBG has increasingly leveraged knowledge, data, and evidence to improve results in operations and enhance outcomes in country programs.⁷⁶ To support evidencebased approaches and complement the WBG's longstanding research units, the WBG established regional Gender Innovation Labs (GILs) financed by the Umbrella Facility for Gender Equality (UFGE). GILs generate evidence by testing innovations; conducting impact evaluations; and supplying lessons for project design, implementation, and policy dialogue.

73. The gender tag and flag strengthened the emphasis on closing gender gaps in

project design. The tag and flag are resultsoriented, relying on analysis to inform actions and results indicators.⁷⁷ As noted in the Independent Evaluation Group's Mid-Term Review, the tag and flag have motivated the creation, flow, and use of evidence on how to close gender gaps in projects and investments. The tag and flag have boosted incentives for task teams to identify entry points for action in operations and investments across the WBG portfolio. They have also spurred innovations and synergies, and sparked sectorwide initiatives in energy, water, and transport.

74. A growing network of WBG staff with gender expertise facilitated the uptake of the gender tag and flag. The share of

IBRD and IDA gender-tagged operations rose 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.⁷⁸ IFC quadrupled its share of gender-flagged investments and doubled its gender-flagged advisory services during the period of the first WBG Gender Strategy (2016–2023), and successfully met and exceeded its four genderrelated corporate capital increase commitments.⁷⁹ MIGA adopted the gender flag approach through its 2021 Gender Strategy Implementation Plan (GSIP). The growing number of gender-tagged or flagged operations is the result of a horizontal gender network which includes regional, country,



⁷⁵ Donors typically meet every three years to replenish IDA resources and review its policy framework. The most recent replenishment, IDA20, was advanced by one year in response to increased demand from Covid-19 and will continue until fiscal year 2025.

⁷⁶ See World Bank 2023c and IFC 2023b for a detailed discussion of the lessons of the 2016–2023 Gender Strategy.

⁷⁷ 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. The World Bank uses the term 'tag'; IFC and MIGA use 'flag.'

⁷⁸ FY 2017 was the baseline for the <u>Scorecard</u> and <u>IDA Results Measurement System reporting</u>.

⁷⁹ For IFC in fiscal year 2023, 62 percent of women directors were nominated on IFC board seats, and \$5.1 billion was committed to financial institutions targeting women, with \$1.47 billion in financing dedicated to women and WSMEs. Of gender-flagged projects, long-term finance investments made up 32 percent while client-facing advisory services made up 55 percent.

and Global Practice/Industry focal points that provide upstream advice and support to task teams.

75. The 2016–2023 Gender strategy facilitated gender-focused private sector

approaches. IFC has invested in data and evaluation to inform investments and advice to private sector clients. IFC has also developed, tested, expanded, and adapted gender-specific investment and advisory solutions with clients. It has established the business case for gender equality, working on end-to-end solutions tailored to 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 people with disabilities and sexual and gender minorities. MIGA has mobilized capital commitments toward WSMEs, through a capital optimization product in the Finance and Capital Market sector and through the gender flag process. MIGA projects in the finance sector show that second-tier and public sector banks can advance gender equality outcomes across national markets.

76. Lessons learned during implementation reveal challenges in prioritization,

coordination, and implementation. While the gender tag and flag have spurred innovations to address gender gaps in all sectors and contexts, many such innovations remain narrow or fragmented and are yet to be expanded or replicated at scale. Often WBG interventions have not been aligned to address the most relevant gender constraints or coordinated across the WBG country program to address multiple constraints simultaneously.

The World Bank Group will engage with greater ambition and engage differently

77. The 2024–2030 Gender Strategy introduces three directions for

implementation (Figure 4.1). To gear up for the new ambition, the WBG will invest in global knowledge, technical capacity, and partnerships to accelerate gender equality for all to end poverty on a livable planet. The WBG will also engage differently. This includes deploying the drivers of change: innovation, financing, and collective action. It also includes concrete steps to strengthen accountability for gender outcomes in operations and as part of strategic country engagement as One WBG.

Direction #1 Gear up for the new ambition: Knowledge, capacity, and partnerships

78. Continued investments in gender data and evidence of what works will inform future pathways toward better gender

equality outcomes. There is a dearth of evidence on fundamental issues including on how to expand quality care services to empower women, how to involve men and boys for gender equality, and how to realize the positive impact of women's leadership in addressing fragility and climate change. The WBG will continue driving the production and use of such evidence and support clients to collect and use gender data to inform policymaking.⁸⁰ The Women, Business and the Law, WE Finance Code and Gender Data Portal together with geospatial, mobile phone, administrative, and on-line data with novel technologies are informing action and enhancing data transparency.

Bonfert et al. 2023. Cortez et al. 2023 discusses integrating SOGI inclusion in WBG and partners' work on gender data generation, evaluation and learning, policy and institutional reforms, and capacity building.

FIGURE 4.1 Engaging With Greater Ambition and Engaging Differently

2016–2023	2024–2030					
Ambition						
Close gender gaps between women and men to reduce poverty and boost prosperity 4 pillars: human capital, jobs, assets, voice and agency	Accelerate gender equality for all to end poverty on a livable planet 3 strategic objectives to: End GBV and elevate human capital; Expand and enable economic opportunities; and Engage women as leaders					
Drivers of Change						
Data, evidence and financing	Innovation: institutional and policy reforms and programs at scale Financing: government and private investment Collective action: concerted action through data, knowledge, and advocacy with partners					
Internal Accountability						
Gender tag/flag with accountability for actions to close gender gaps in project design	Gender tag/flag with accountability for gender equality outcomes in operations and in country engagement as One World Bank Group					

79. The WBG will invest in expertise and strengthen technical capacity in key areas.

The WBG will use the Environmental and Social Framework and IFC and MIGA Sustainability Frameworks to foster capacity to address GBV, gender constraints, and the diverse needs of marginalized population groups in alignment with principles of nondiscrimination, inclusion, and equal opportunity. The WBG will further strengthen its technical capacity in emerging areas, including how to advance gender equality in addressing global challenges such as climate change and fragility. It will expand learning programs to align gender expertise with technical expertise in each Global Practice and Industry department.

80. Partnerships will drive action. Building on the Gender Strategy consultations the WBG will expand partnerships with civil society, the private sector and academia. It will partner with UN agencies and other development partners to enhance coordination, collect and share data, develop innovative solutions, build client capacity through the WBG Academy, mobilize co-financing and concessional finance, and ultimately enhance impact. Promising partnerships include the Financial Alliance for Women, Global Financing Facility, We-Fi, Invest in Childcare Initiative, and collaboration with UN Women.⁸¹ The partnership with the UFGE is essential to activities in the innovation, curation, and knowledge-sharing spaces. Partnerships with CSOs will be especially valuable in reaching the most marginalized groups and sexual and gender minorities, and in addressing gender inequalities in FCV settings. These partnerships can also enhance transparency, reduce corruption, promote accountability for gender equality outcomes, and facilitate coordination between humanitarian and development interventions.82

81 Other promising partnership initiatives include Women, Business, and the Law, and Equality of Opportunity for Sexual and Gender Minorities (EQOSOGI).

82 World Bank 2020b.

Direction #2 Deploy the drivers of change

81. The WBG will engage along the three

drivers of change. Building on the investments in global knowledge, capacity, and partnerships to meet the new ambition, the WBG will support innovation, financing, and collective action to accelerate progress. This will require a detailed understanding of the policy arena as well as wider collaboration with key actors and stakeholders.

82. In innovations, the WBG will assist countries in institutional policy reforms and delivering outcomes at scale. The WBG will

more systematically support reforms addressing gender constraints. Using its knowledge, the WBG will help clients replicate and scale programs that work, starting with WBG Global Challenge Programs such as Digitalization, and Multiphase Programmatic Approaches such as East Africa Girls' Empowerment and Resilience Regional Program. It will further expand operations empowering women and adolescent girls through education, skills, SRHR, financial and digital inclusion, childcare, and jobs, including in maledominated occupations, and by fostering inclusive supply chains. In newer areas of work, such as engaging women as leaders in FCV settings and to address the climate crisis, involving men and boys to end GBV, addressing social norms and gender biases, and drawing on behavioral science and digital technologies, the WBG will continue testing and evaluating approaches for future impact. Greater ambition coupled with accountability for gender equality outcomes (see Direction #3) will encourage prioritization and replication to advance gender equality outcomes at scale, including through partnerships to coordinate investments and support institutional and policy reforms.

83. The WBG will address barriers to gender equality by applying behavioral and norms perspectives to project activities.

Understanding and addressing behavioral barriers to gender equality can improve project outcomes sustainably. Building the capacity of WBG and client teams to apply a behavioral science and social norms lens will improve the effectiveness of institutional and policy reforms and programs to address gender inequalities more holistically and sustainably. The World Bank applies behavioral science across its lending and analytical portfolio, addressing features in bureaucracies, technologies, and service delivery that are often overlooked in standard policy design. It has used this approach to identify, understand, and address gender inequalities, including those stemming from unequal social and gender norms.83 Expanding these approaches will require more and better evidence and skills to apply behavioral insights to gender inequalities.

84. The WBG will assist clients to secure, allocate, and use public resources and adopt innovations in national systems. The WBG will support governments to integrate gender analysis in fiscal policy and budget management, enhance public finance prioritization toward gender equality, and ensure that spending in support of gender equality is protected during times of fiscal constraint. Integrating gender data and gender analysis in policies, systems, and practices will facilitate dismantling structural barriers to gender equality and enhance performance in both public and private sectors. It will also help governments consider gender dimensions in tax and expenditure policies and systems (under way in Western Balkans, Kazakhstan, Moldova, and Türkiye) and in procurement systems (under way in Indonesia).

⁸³ World Bank projects have used behavioral science and norms-aware approaches across sectors to increase women's access to <u>economic</u> <u>opportunities</u>, improve use of <u>maternal health services</u>, <u>access land titles</u>, <u>use of parental leave</u>, and <u>access to finance</u>, among others. More recently, projects have strengthened their focus on social and gender norms, including better measurement to identify social norms limiting <u>female</u> <u>labor force participation</u>, and interventions to address them such as <u>engaging men in efforts to reduce GBV</u>, and <u>reducing harassment in public</u> <u>transport</u>. These approaches can also be leveraged to address the <u>biases of policymakers</u> and <u>service providers</u>, and adapted to work with new technologies and growing digital penetration, including job platforms, social media, and edutainment.

85. For the private sector, the WBG will employ a range of financing instruments to support innovation, 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 sustainabilitylinked 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. Blended finance mechanisms have contributed to genderspecific investment facilities, catalyzing and enabling women entrepreneurs' access to capital for pioneering projects with high perceived risks and uncertain returns.⁸⁴ All IFC gender-specific blended finance investment facilities have supported access to capital markets and capacity and have helped pilot new types of investments with funds and the real sector (as in Cameroon, Tunisia, and West Bank and Gaza). MIGA will use its guarantees and credit enhancement products to narrow the financial inclusion gender gap and promote gender equality. 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. MIGA will also support its clients to integrate gender actions in the real sector, enabling greater gender inclusion across all of its activities.

86. The WBG will enhance coordination and engagement across the public and private sectors to support reforms and programs at scale. Successful efforts to harmonize IBRD, IDA, IFC, and MIGA instruments include

coordinated support for sectoral interventions. For example, in the financial sector, IBRD and IDA support often includes legal and policy reforms to improve the enabling environment. IFC can then bring investments and advisory services to financial institutions, and MIGA can provide guarantees that support private investments in public and private sector financial institutions to narrow country-level gender gaps through commitments to increase access to finance for women. Development Policy Operations (DPOs) and Multiphase Programmatic Approaches can connect private efforts with needed policy changes through national programs and systems across the public and private sectors.⁸⁵ The Bank, IFC and MIGA will work together to build on successful models. For example IFC's countryled multisector gender program in Sri Lanka reinforces the World Bank's DPO policy actions, and IFC sector approaches (financial institutions, funds, agribusiness, manufacturing, and infrastructure) complement the World Bank's and MIGA's engagement. The WBG Global Challenge Programs will also integrate gender solutions to address country development needs and global challenges and facilitate coordinated multi-sector efforts.

87. To foster collective action toward gender equality, the WBG will expand its partnerships. Widening the interaction with stakeholders—including community leaders, national and local women's organizations, and global advocacy groups—will help form coalitions of champions to advocate for reforms. Where customs and social norms are impediments to reform, the WBG can support various collective action platforms (such as digital platforms for social marketing campaigns



⁸⁴ Blended finance is 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 can mobilize more capital for women and women-run businesses. These instruments can promote job creation, increase productivity, and improve other economic and societal conditions.

⁸⁵ In Mexico, for example, a DPO supported a reform to the Credit Institutions Law to address women's financial needs, prioritizing 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.

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in support of gender-responsive legislation) and programs (such as school-based programs to incentivize girls' STEM education and careers, and community programs to involve men and boys). Collective action with the private sector can create momentum for legal reforms, such as nondiscrimination and anti-harassment laws, that facilitate equal access to economic opportunities and protections for women and sexual and gender minorities. Mobilizing insights, experience, and support from global advocacy organizations can amplify the voices and effectiveness of national gender equity campaigns. The WBG can enhance the effectiveness of collective action by building stakeholder capacity to participate in formal policy deliberations, and by providing safe spaces for open deliberations about gender equality practices. The WBG will promote such efforts at the local, national, regional, and global levels.

88. Greater attention to the policy arena will help the WBG tailor solutions to local

contexts. Better understanding of the formal and informal institutions, local actors, and power relations will support innovations and financing that resonate with local perspectives. A tailored approach can uncover more effective ways to involve men and boys as well as opportunities to apply behavioral insights and support collective action. It can also foster new partnerships or work through tested community mechanisms and expand successful approaches. For example, the unique challenges of FCV settings elevate the importance of partnerships with locally led and women's organizations and with humanitarian actors to deliver services, strengthen accountability and address discriminatory gender hierarchies and norms.⁸⁶ The WBG will incorporate policy arena analysis in its country products, such as Gender Assessments.

Direction #3 Strengthen accountability for gender equality outcomes

89. To enhance country gender equality outcomes, the WBG will approach gender equality more coherently and strategically in its country engagement. The Independent **Evaluation Group's Gender Strategy Mid-Term** Review found gender equality outcomes could be improved by strengthening WBG countryled approaches and by coordinating support for the public and private sectors across the WBG.87 The evaluation found that including explicit gender priorities in country engagement improved support for gender equality in these countries.88 Strategic country engagement will use gender analysis to inform policy dialogue and the overall country program, prioritizing entry points where the WBG has a comparative advantage, including as one WBG, to enhance outcomes. Country programs are increasingly using all WBG instruments, including DPOs and operations focused on gender equality objectives, to improve outcomes. WBG country teams-sometimes benefiting from gender programs and platforms—will support implementation of the WBG Gender Strategy at the country level. During consultations, 11 countries across all regions expressed interest in fast-tracking implementation of the strategy, including as one WBG.

90. Country Partnership Frameworks (CPFs) will identify and address country gender priorities through a strategic and coordinated approach. The adoption of specific outcomes that the CPF supports can translate evidence-based gender priorities into cohesive, measurable, and outcomeoriented results chains. It can also enhance

86 IRC 2023
 87 World Bank 2021b.
 88 IBID

accountability as contribution is tracked through mid-term Performance and Learning Reviews and end-of-cycle Completion and Learning Reviews.⁸⁹ For example, the Mozambigue CPF includes a focus on improving human capital and women's empowerment with targets aligned with the country's priorities of ensuring equal access to primary education, health and reproductive services, and economic opportunities including combating GBV and child marriage. Reforms to the country engagement model are expected to facilitate emphasis on gender equality outcomes, widen consultations and partnerships, and promote coherent and coordinated approaches to gender equality across the WBG country program.

91. Gender analysis will inform core analytics and country priorities. Integrating

gender analysis in country analytics will inform action and assist policymakers and other stakeholders to assess the potential gains from addressing specific gender barriers.⁹⁰ For example, analysis of the potential demographic dividend helped mobilize reform actions as part of DPOs in Benin, and analysis of the labor market constraints that women face in Viet Nam helped in transforming the national labor code, replacing a law protecting women with a law promoting a gender equal labor market. In Argentina, research findings that sexual and gender minorities had higher dropout rates and lower educational attainment than their peers prompted their inclusion in education support programs. In Egypt, Women, Business and the Law gender gap analysis led to the enactment of laws prohibiting gender-based discrimination in access to financial services and removing job restrictions for women. Other examples include Country Economic Memorandums for

Benin, Papua New Guinea and Pakistan, as well as analyses of the economic impacts of gender inequality in <u>Chad, Guinea</u>, and <u>Niger</u>.

92. Tracking gender equality outcomes over time will improve the results focus of projects and investments. The gender tag and flag will motivate accountability for evidencebased actions to address key constraints to gender equality, but with greater accountability for outcomes throughout the project cycle. Gender equality results indicators that measure number of beneficiaries will be tracked during project implementation.⁹¹ Expected gender results will also be reported at completion.

Supporting implementation and monitoring results

93. WBG gender equality targets and corporate commitments will drive results

and outcomes. The WBG will measure and report on progress toward targets. It will monitor corporate commitments in the IFC Key Performance Indicators, Capital Increase commitments, and IDA's policy commitments. The new WBG Scorecard will track progress. Most Scorecard indicators will be sex-disaggregated and a dedicated indicator will measure the number of people benefitting from actions to advance gender equality in WBG operations. The WBG will also continue to promote gender equality through its internal processes (Box 4.1), including corporate procurement policies and practices that support women-owned businesses across the WBG supply chain and integrate gender responsive procurement principles in purchase decisions.

Of 26 CPFs in fiscal year 2023, more than half featured objectives and indicators to advance gender equality.

⁹⁰ Core analytics include, for example, Public Finance Reviews, Poverty and Equity Assessments, Country Climate and Development Reports, Risk and Resilience Assessments, Country Private Sector Diagnostics, and Country Economic Memoranda.

⁹¹ This includes Implementation Status Reports, Mid-Term Reviews, Implementation Completion and Results Reports, Independent Evaluation Group's Implementation Completion and Results Report Reviews, IFC's Expanded Project Supervision Reports, and MIGA's results measurement system.



Box 4.1 Walking the talk: The WBG has strong, evolving internal processes on gender equality

World Bank Group (WBG) corporate procurement policies support gender equality. The WBG is the only multilateral development bank with a goal to increase sourcing from womenowned businesses through its supplier diversity and inclusion program. This program has opened opportunities for women-owned firms to tender for WBG contracts through outreach, capacity building, and other process improvements supported by the program. In May 2024, WEConnect International named the WBG a Platinum Top Global Champion for a third year in a row, demonstrating the highest commitment to global inclusive sourcing and supplier diversity. In alignment with the WBG Gender Strategy, the WBG is committed to increasing the share of its global corporate procurement with women-owned businesses to 12 percent by 2030, up from 7.4 percent in fiscal year 2023, along with increasing the current number of women-owned business from 9 percent of WBG's total vendor base to 15 percent by 2030. New metrics to measure economic impact such as job creation for women and tax contribution by women's business enterprises will be added in the future. These efforts will also be expanded through partnerships and technical assistance to client countries and international organization peers.

The WBG has safeguard policies against sexual exploitation, abuse, and harassment

(SEA/SH). The International Finance Corporation (IFC) and the Multilateral Investment Guarantee Agency (MIGA) Sustainability Frameworks, including the Performance Standards, are explicit about preventing and addressing SEA/SH. Both are integrated into the WBG's Environmental and Social Framework and the updated Procurement Framework to ensure government and contractor accountability. In 2021, the WBG became the first multilateral development bank to disqualify contractors for failing to comply with obligations related to GBV. Human development operations as well as investment projects with major civil works screen for SEA/SH risks and adopt risk-mitigation measures. Since 2019, IFC has used its Sustainability Framework with Environment and Social Performance Standards to assess all investments for gender equality with the aim of nondiscrimination, equal opportunity, inclusion, and community well-being, including addressing GBV and 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 sustainability solutions promote global standards and enhance social performance in firms.

The WBG has enhanced gender equality in human resource practices. At the International Bank for Reconstruction and Development (IBRD) and the International Development Association (IDA), the share of men and women who believe that they are given fair opportunities to be promoted increased, and the gender balance at senior grades has improved. However, gender gaps increase from middle technical grades into management grades and the share of women in senior management positions has declined since the 2013 reorganization.⁹² At IFC, retention of women in senior positions has improved and is proportional to that in junior grades, and

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policies and practices in recruitment and promotion and flexible working have improved. MIGA has achieved gender parity for senior technical roles and increased the share of women in management and of men at junior levels. MIGA has created a platform for staff to engage on issues of diversity, equity, and inclusion. In addition, the WBG progressed from EDGE Assess to EDGE Move certification in 2022 (the second of three levels) based on the organization's continuing efforts to improve gender balance within all levels of responsibility.

94. The success of the WBG Gender Strategy hinges on strong implementation across the institution. To meet the strategy's

ambition will require not only commitment from Senior Management, but a strong network of staff with the skills and capacity to deliver. This will imply further strengthening of gender expertise within the Global Practices and across IFC Industry departments, sustained work of the regional GILs and investments in staff learning. Country Gender Platforms and programs may facilitate coordination and implementation as one WBG. The WBG global gender teams will continue to inspire and support teams toward greater ambition-curating global knowledge, building staff capacity, and providing justin-time support to regional and country-led approaches as well as showcasing and learning from operational successes. Building on the relationships and feedback from the consultation process, the WBG global gender teams will continue to work with stakeholders to support implementation.

95. Internal accountability will be enhanced through ongoing initiatives to boost operational efficiency and effectiveness.

Examples of proposed actions to support implementation include updating and creating new guidance notes, templates, training, and resource materials—some of which will be tracked in the Results Framework (Annex 2) and supported through the existing processes for strategic planning, budgeting, and performance review. Within the WBG, Regions, and Global Practices/Industries may take additional measures, such as Regional Gender Action Plans,⁹³ GSIPs⁹⁴ (MIGA and IFC), Global Practice/ industry notes and indicators to track specific results. A Results Framework will track the outcomes and outputs of WBG operations and investments. CPFs will track country outcomes and measure the overall effectiveness of country engagement. Results and outcomes will be reported annually to the Board.



⁹³ Regional Gender Action Plans include, for example, annual reporting on CPFs to deepen the country-driven approach, learning from evidence and operational experience, and diving into challenging topics.

⁹⁴ IFC's third GSIP (FY25–27) will serve as an operational roadmap to implement the World Bank Gender Strategy. IFC plans to deepen and expand its efforts on gender and inclusion across the Gender Strategy's objectives and outcomes with emphasis on accelerating financial inclusion; making supply chains inclusive; and removing barriers to employment and leadership in the private sector. IFC will be expanding use of gendersmart financial instruments such as blended finance and sustainability linked finance to narrow gender gaps; integrate gender considerations in investments; and consider outcomes throughout the project cycle (such as active portfolio management, increased of sex-disaggregated impact data, and ex-post evaluations).

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.

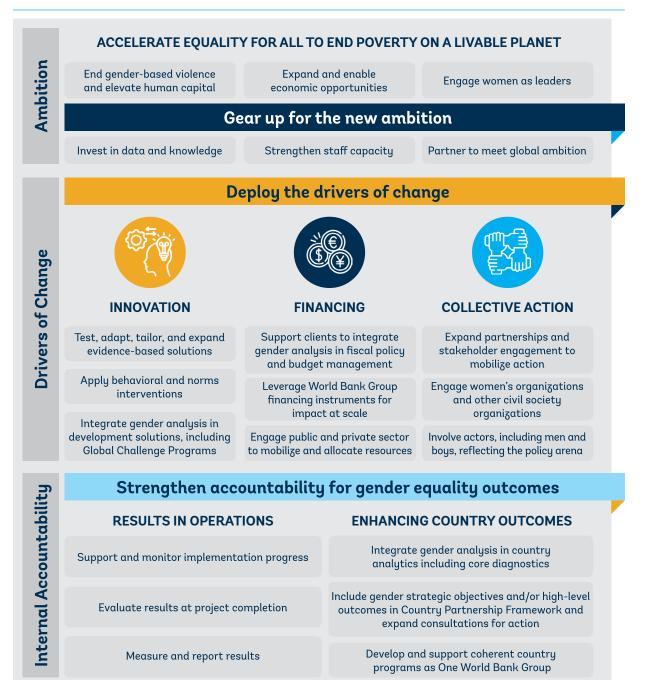


CONCLUSION

96. The WBG will engage with greater ambition and differently to accelerate

gender equality. The 2024–2030 Gender Strategy recognizes the urgency and fundamentality of gender equality for achieving the WBG's mission to end poverty on a livable planet. The strategy builds on extensive stakeholder feedback and lessons learned from experience. In response, the WBG will prioritize key gender equality objectives, namely, to end gender-based violence and elevate human capital, expand and enable economic opportunities, and engage women as leaders. The WBG will support concerted action, financing, and programs at scale to accelerate progress toward these objectives. Embracing a One WBG approach, this strategy promotes a coordinated country-led engagement with accountability for gender equality outcomes.

ANNEX 1: IMPLEMENTING THE WORLD BANK GROUP 2024–2030 GENDER STRATEGY





ANNEX 2: RESULTS FRAMEWORK

The WBG Gender Strategy 2024–2030 will be monitored through a dedicated Results Framework complemented by current and future corporate commitments, including the new WBG Scorecard, which features an expanded use of sex-based data disaggregation (two thirds of WBG results indicators are sex-disaggregated). The Results Framework situates *WBG results* in the *client context* while also enhancing accountability for progress towards gender equality outcomes, with a focus on the scale of WBG results. The Framework adds a tier on *WBG support* to track progress in implementation.

- Client Context monitors high-level global outcomes across the three strategic objectives of the Gender Strategy, framing the challenges clients face and the context in which the WBG operates. These gender equality outcome indicators include all context indicators from the WBG Scorecard that will be sex-disaggregated and are relevant for gender equality. The client context indicators are designed to cascade into the results frameworks of Country Partnership Frameworks (CPF) to enhance outcome orientation. This approach is also expected to support learning and innovation on outcomes.
- WBG Results tracks the results of WBGsupported actions that contribute to the six outcome areas of the WBG Gender Strategy. Indicator 2.1 measures the *scale* of WBG results in its support for gender equality and reflects an update in the Gender Tag approach to emphasize outcomes. Results will be measured as part of the WBG Scorecard gender equality indicator which will aggregate the beneficiaries of actions designed to advance gender equality across WBG gender-tagged operations. Indicator 2.2 aggregates the number of female beneficiaries of WBG supported

actions across the WBG portfolio. It will be possible to map indicators 2.1 and 2.2 to the outcome areas of the Strategy.

 WBG Support is aligned with reforms under the evolution process. These activity and output indicators measure the extent to which the WBG has integrated gender equality into its development programs at the country and operational level. Indicator 3.3 introduces accountability for results of gender- tagged operations.

Many of the indicators in the Results Framework are new, and do not yet have detailed methodologies or baseline data. These methodologies will be developed and tested during strategy implementation, with progress discussed during Annual Board Updates.

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Figure 1 WBG Gender Strategy 2024-2030 Results Framework

1. Client Context. Circumstances in client countries.						
In	dicator	Source	WBG Scorecard			
1.1	Percentage of children under five stunted (by sex)	UNICEF-WHO-World Bank Joint Child Malnutrition Estimates	Yes			
1.2	Percentage of children who cannot read by end-of-primary-school age (by sex)	Learning Poverty Report, joint publication of the World Bank, UNICEF, FCDO, USAID, BMGF, and in partnership with UNESCO	Yes			
1.3	Waged employment share of working age population (by sex)	WDI, ILOSTAT	Yes			
1.4	Percentage of youth not in education, employment, or training (by sex)	WDI, ILOSTAT	Yes			
1.5	Number of people that use a financial account (by sex)	World Bank Global Findex database, Gallup World Poll	Yes			
1.6	Percentage of population not using the internet (by sex)	ITU	Yes			
1.7	Number of countries that have introduced legal changes to advance gender equality	Women, Business, and the Law report, EQOSOGI report (country-led approach)	No			

Notes: The Gender Data Portal features additional gender data and trends, including on the Strategy's objectives, including gender-based violence, human capital, economic opportunities, and women's leadership. Country Gender Landscape Briefs provide a country-specific view. The most recent available data point will be reported for indicators 1.1 to 1.6. Indicator 1.7 will be reported annually.

2. World Bank Group Results. Intermediate outcomes of WBG support.						
Indicator	Monitoring	Frequency	Source			
 2.1 Millions of people benefitting from greater gend equality, of which: (a) from actions to make progress in ending all forms of GBV (b) from actions to improve sexual and reproductive health (c) from actions that expand and enable economic opportunities (d) from actions to advance women's participation in decision making 	achieved and	Annual	WBG Scorecard			
2.2 WBG Scorecard indicators - sex-disaggregated	Reports results achieved and results expected	Annual	WBG Scorecard			

Notes: Indicators from the WBG Scorecard will report on the stock of results achieved (results that have occurred among the portfolio of operations that were active during a given fiscal year)—and expected results (aggregation of anticipated results over each projects' results horizon). Indicator 2.1 reflects a change in how the Gender Tag/Flag is measured to capture numbers of beneficiaries. Indicator 2.2 includes sex-disaggregated WBG Scorecard indicators.





3. World Bank Group Support. Key outputs and internal actions to catalyze WBG impact.							
Indicator	Monitoring Frequency		Source				
3.1 Share of CPFs that include a CPF objective that tracks gender equality results	Monitored	Annual	WBG				
3.2 Share of WBG operations that demonstrate a results chain by addressing gender constraints with specific actions tracked in results framework (Tag/Flag) disaggregated by outcome	Monitored	Annual	WBG				
(a) Share of World Bank operations that focus on gender equality		Annual	WB				
(b) Share of World Bank operations that support institutional and policy reforms to advance gender equality		Annual	WB				
3.3 Share of World Bank gender-tagged operations that meet gender equality outcomes at project completion as documented in completion reports	Monitored	Annual, 3-year rolling	ICRRs				
3.4 Number of IFC projects using blended finance to advance gender equality	Monitored	Annual	IFC CBF				

Notes: Indicator 3.2 tracks the share of WBG operations that receive the Gender Tag (at the World Bank) or Gender Flag (at IFC and MIGA) in the current fiscal year. This is defined as the percentage of operations that use gender analysis to propose specific actions to advance gender equality and include indicators in the results framework to track progress. Indicator 3.2 will disaggregate results by the six outcomes of the Strategy. Indicator 3.2a includes those operations that include a specific objective to advance gender equality in the project development objective or program development objective (PDO).

UNICEF=United Nations Childrens Fund; WHO=World Health Organization; FCDO=UK Foreign, Commonwealth, and Development Office; USAID=United States Agency for International Development; BMGF=The Bill and Melinda Gates Foundation; UNESCO=United Nations Educational, Scientific, and Cultural Organization; WDI=World Development Indicators; ILOSTAT=International Labour Organization Department of Statistics; ITU=International Telecommunication Union; EQOSOGI=Equality of Opportunity for Sexual and Gender Minorities; CPF=Country Partnership Framework; ICR=Implementation Completion and Results Report; CBF=IFC's blended finance department.

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