



GENDER TOOLKIT

FOR INTERNATIONAL FINANCE-WATCHERS

Supported by



PRODUCED BY:

GENDER ACTION

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Introduction

Gender Action prepared this gender toolkit for civil society organizations conducting research, monitoring and advocacy on the international financial institutions (IFIs) and commercial banks in order to support efforts to 'engender' their work. The toolkit is a product of Gender Action's 'Gender Capacity Building Project for International Finance Watchers' sponsored by Oxfam Novib. While conducting gender audits of project partners, Gender Action noted the urgent need for concrete, easy-to-use, gender analysis tools, sex-disaggregated data and background information on key gender and development topics. This toolkit aims to fill that need for our IF-watcher partners and other organizations seeking to integrate a gender perspective into their activities.

It is crucial that IF-watchers hold the IFIs and commercial banks accountable for their policies and actions that impact gender justice and women's rights worldwide. Gender Action research shows that IFI policy-based loans disproportionately harm poor women, who often become "shock absorbers" for neoliberal economic reforms like trade liberalization, privatization of public enterprises, government retrenchment, social spending cutbacks, user fees for essential services and financial sector reforms. Women are often the first to lose their jobs, first to forego healthcare and education, and first to enter flexible labor markets with poor working conditions during IFI-imposed economic reforms (i). Furthermore, it is usually women who must quit income-earning jobs to provide health and child care for their families.

Yet the IFIs and commercial banks repeatedly fail to integrate gender justice concerns into their policies and projects. From spending on reproductive health and HIV/AIDS (ii) to oil pipeline investments in Azerbaijan, Georgia and Sakhalin (iii) to the development of new World Bank-administered Climate Investment Funds (iv), Gender Action research shows time and again how development projects funded by the IFIs and commercial banks often increase the feminization of poverty, gender-based violence, and the incidence of human trafficking, sex work and sexually transmitted infections.

This toolkit aims to redress these negative impacts by giving civil society organizations the tools they need to address gender justice issues in their work. The toolkit contains sections on: 1. Gender Concepts (terms, frameworks and key debates); 2. Gender Action Links (topical briefings and action resources); 3. Gender Tools (checklists, indicators and methodologies for gender analysis in specific sectors); and 4. Gender Data (links to sex-disaggregated databases). All sections contain electronic hyperlinks to a vast array of available gender resources. Just click on an underlined word to be directed to the specific tool you need!

Ultimately, the toolkit is intended to be a living document, rather than a static publication. Because new debates, tools and data are constantly emerging in the gender and development field, Gender Action intends to update the toolkit periodically. If you discover a new resource that would be useful here, please contact Gender Action at: info@genderaction.org. We look forward to hearing your suggestions and building upon your experience using the toolkit in your work.

ⁱ Dennis and Zuckerman, Gender Action. December 2006. Gender Guide to World Bank and IMF Policy-based lending.

ⁱⁱ Dennis and Zuckerman, Gender Action. September 2007. Mapping Multilateral Development Banks' Reproductive Health and HIV/AIDS Spending.

ⁱⁱⁱ Bacheva, Kochladze and Dennis, Gender Action and CEE Bankwatch. September 2006. Boom-Time Blues: Big Oil's Gender Impacts in Azerbaijan, Georgia, and Sakhalin.

^{iv} Rooke, Gender Action. March 2009. Doubling the Damage: World Bank Climate Investment Funds Undermine Climate and Gender Justice.

GENDER



CONCEPTS

A Glossary of Key Concepts, Terms and Debates within the
Gender and Development Field

Terms and Concepts (5-8)

Sex
Gender
Gender Equality
Gender Equity
Women in Development (WID)
Gender and Development (GAD)
"Add Women and Stir" Approach
Instrumentalist Approach
Empowerment Approach
Rights-Based Approach (RBA)
Twin-Track Approach
Intersectionality
Gender Analysis
Practical Gender Needs

Strategic Gender Needs

Access
Control
Benefits
Empowerment
Gender Mainstreaming
Gender Mainstreaming Principles
Gender Neutral, Sensitive, Transformative
Reproductive Rights
Sexual Rights

**Key International Women's Rights
Agreements and Declarations (8)****Additional Resources on Gender and
Development (8)**

'Gender and Development' Terms and Concepts

This compilation of terms and concepts commonly used within the Gender and Development (GAD) field has been reproduced and adapted from a glossary used by both Oxfam Novib (www.oxfamnovib.nl) and the United Nations Research and Training Institute for the Advancement of Women (INSTRAW: qqq.un-instraw.org). Terms marked by an (*) have been added by Gender Action. As a whole, the list provides a quick snapshot of central debates within the Gender and Development field. For more in-depth information on specific debates, theories, methods and concepts, check out the links provided at the end of this section.

SEX

Sex refers to the biological characteristics which define humans as female or male. These sets of biological characteristics are not mutually exclusive as there are individuals who possess both. Thus, the notion of only two biological sexes is to some extent a social construction.

GENDER

Gender refers to the array of socially constructed roles and relationships, personality traits, attitudes, behaviors, values, relative power and influence that society ascribes to the two sexes on a differential basis. Whereas biological sex is determined largely by genetic and anatomical characteristics, gender is an acquired identity that is learned, changes over time, and varies widely within and across cultures. Gender is relational and refers not simply to women or men but to the relationship between them.

GENDER EQUALITY

Gender equality entails the concept that all human beings, both men and women, are free to develop their personal abilities and make choices without the limitations set by stereotypes, rigid gender roles, or prejudices. Gender equality means that the different behaviors, aspirations and needs of women and men are considered, valued and favored equally. It does not mean that women and men have to become the same, but that their rights, responsibilities and opportunities will not depend on whether they are born male or female.

GENDER EQUITY

Gender equity means fairness of treatment for women and men, according to their respective needs. This may include equal treatment or treatment that is different but considered equivalent in terms of rights, benefits, obligations and opportunities. In the development context, a gender equity goal often requires built-in measures to compensate for the historical and social disadvantages of women. Thus, gender equity often entails women's empowerment.

WOMEN IN DEVELOPMENT (WID)

Women in Development (WID) projects were an outcome of the realization that women's roles and contributions were being ignored and that this was leading to the failure of many development efforts. WID projects were developed to involve women as full participants and beneficiaries of development aid and initiatives.

GENDER AND DEVELOPMENT (GAD)

The Gender and Development (GAD) approach was developed as a response to the failure of WID projects to effect qualitative and long-lasting changes in women's social, political and economic status. GAD focuses on social, economic, political and cultural forces that determine how men and women participate in, benefit from, and control project resources and activities differently. This approach shifts the focus from women as a group to the socially determined relations between women and men.

"ADD WOMEN AND STIR" APPROACH*

A WID approach to development that incorporates women superficially without substantively changing the mainstream development agenda. It views women as passive recipients of development welfare who do not have specific needs, concerns or realities. This approach does not identify gender relations between men and women as a source of inequality, poverty or oppression.

INSTRUMENTALIST APPROACH*

A WID approach to development that views gender equality as a means to increased production and productivity, greater economic growth and poverty reduction. Gender equality and women's empowerment (strategic gender needs: see below) are not seen as end objectives themselves. This approach does not emphasize women's human rights as a primary goal.

EMPOWERMENT APPROACH*

A GAD approach to development that seeks to challenge the status quo, transform power relations and work toward more equitable societies (Moser 1989). The empowerment approach does not promote discrete development initiatives that merely provide women with practical gender needs (see below). Rather, the empowerment approach challenges oppressive power relations within families, work places, schools and other social institutions. Development participants are seen as social actors, rather than welfare beneficiaries.

RIGHTS-BASED APPROACH*

A GAD approach to development that is based upon normative international human rights standards derived from international treaties and declarations. Commonly accepted standards include: equality and equity, accountability, empowerment and participation (UN OHCHR 2002). There is not one, universally accepted RBA, but rather many different rights-based approaches that constantly evolve to meet shifting development needs and standards.

TWIN-TRACK APPROACH*

A GAD approach to gender mainstreaming that promotes two simultaneous efforts: 1. Integrating gender awareness and equality into all levels of work and management; 2. Working to empower women as an unequal social group in order to attain women's rights and gender equality (DFID 1996).

INTERSECTIONALITY*

Intersectionality is the notion that gender is always shaped and diversified by race, class, nation, faith, sexuality, age and other social, economic and political factors.

GENDER ANALYSIS

Gender analysis is a systematic way of looking at the different impacts of development, policies, programs and legislation on women and men that entails, first and foremost, collecting sex-disaggregated data and gender-sensitive information about the population concerned. Gender analysis can also include the examination of the multiple ways in which women and men, as social actors, engage in strategies to transform existing roles, relationships, and processes in their own interest and in the interest of others.

PRACTICAL GENDER NEEDS

Practical Gender Needs (PGNs) are identified by women within their socially defined roles, as a response to an immediate perceived necessity. PGNs usually relate to inadequacies in living conditions such as water provision, health care and employment, and they do not challenge gender divisions of labor or women's subordinate position in society.

STRATEGIC GENDER NEEDS

Strategic Gender Needs (SGNs) are identified by women as a result of their subordinate social status, and tend to challenge gender divisions of labor, power and control, as well as traditionally defined norms and roles. SGNs vary according to particular contexts and may include such issues as legal rights, domestic violence, equal wages, and women's control over their bodies.

ACCESS

Access to resources implies that women are able to use and benefit from specific resources (material, financial, human, social, political, etc).

CONTROL

Control over resources implies that women can obtain access to a resource and can also make decisions about the use of that resource. For example, control over land means that women can access land (use it), can own land (can be the legal title-holders), and can make decisions about whether to sell or rent the land.

BENEFITS

Economic, social, political and psychological retributions derived from the utilization of resources, including the satisfaction of both practical needs (food, housing) and strategic needs (education and training, political power).

EMPOWERMENT

Empowerment implies people - both women and men - taking control over their lives: setting their own agendas, gaining skills (or having their own skills and knowledge recognized), increasing self-confidence, solving problems, and developing self-reliance. It is both a process and an outcome. Empowerment implies an expansion in women's ability to make strategic life choices in a context where this ability was previously denied to them.

GENDER MAINSTREAMING

Gender mainstreaming is the process of assessing the implications for women and men of any planned action, including legislation, policies or programs, in any area and at all levels. It is a strategy for making women's as well as men's concerns and experiences an integral dimension in the design, implementation, monitoring and evaluation of policies and programs in all political, economic and social spheres, such that inequality between men and women is not perpetuated.

GENDER MAINSTREAMING PRINCIPLES

Gender mainstreaming means:

- ✓ Forging and strengthening the political will to achieve gender equality and equity, at the local, national, regional and global levels;
- ✓ Incorporating a gender perspective into the planning processes of all ministries and departments of government, particularly those concerned with macroeconomic and development planning, personnel policies and management, and legal affairs;
- ✓ Integrating a gender perspective into all phases of sectoral planning cycles, including the analysis, development, appraisal, implementation, monitoring and evaluation of policies, programs and projects;
- ✓ Using sex-disaggregated data in statistical analysis to reveal how policies impact differently on women and men;
- ✓ Increasing the numbers of women in decision-making positions in government and the private and public sectors;
- ✓ Providing tools and training in gender awareness, gender analysis and gender planning to decision-makers, senior managers and other key personnel;
- ✓ Forging linkages between governments, the private sector, civil society and other stakeholders to ensure a better use of resources.

GENDER-NEUTRAL, GENDER-SENSITIVE, and GENDER-TRANSFORMATIVE

The primary objective behind gender mainstreaming is to design and implement development projects, programs and policies that:

1. Do not reinforce existing gender inequalities (Gender Neutral)
2. Attempt to redress existing gender inequalities (Gender Sensitive)
3. Attempt to re-define women and men's gender roles and relations (Gender Positive/Transformative)

REPRODUCTIVE RIGHTS

Reproductive rights rest on the recognition of the basic right of all couples and individuals to decide freely and responsibly the number, spacing and timing of their children and to have the information and means to do so, and the right to attain the highest standard of sexual and reproductive health. They also include the right of all to make decisions concerning reproduction free of discrimination, coercion and violence.

SEXUAL RIGHTS

Sexual rights embrace human rights that are already recognized in national laws, international human rights documents and other consensus documents. These include the right of all persons, free of coercion, discrimination and violence, to: the highest attainable standard of health in relation to sexuality, including access to sexual and reproductive health care services; seek, receive and impart information in relation to sexuality; sexuality education; respect for bodily integrity; choice of partner; decide to be sexually active or not; consensual sexual relations; consensual marriage; decide whether or not, and when to have children; and pursue a satisfying, safe and pleasurable sexual life.

Key International Women's Rights Agreements and Declarations*

- ✓ The **Convention on the Elimination of All Forms of Discrimination against Women (CEDAW)** is an international bill of rights for women. The General Assembly adopted the Convention in December 1979, and as of 2004, 179 countries had ratified it. Consisting of a preamble and 30 articles, CEDAW defines what constitutes discrimination against women and sets up an agenda for national action to foster greater equality. CEDAW is often referred to as the Women's Convention because, unlike conference declarations, it sets legally-binding principles and standards for realizing women's rights.
- ✓ The **Beijing Declaration and Platform for Action** was adopted at the September 1995 Fourth World Conference on Women (FWCW) by representatives from 189 countries. The Platform reflects a new international commitment to the goals of equality, development and peace for all women everywhere. It builds on commitments made during the United Nations Decade for Women, 1976-1985 and on related commitments made in the cycle of United Nations global conferences held in the 1990s.
- ✓ One of the most active and effective groups at the Women's NGO Forum were the indigenous women. They organized activities such as workshops and cultural events in the Indigenous Women's Tent. After many days of discussion, they also issued a **Beijing Declaration of Indigenous Women** which comprehensively sets out the major global and national causes of their plight. The Declaration, signed by 118 indigenous groups from 27 Southern and Northern countries, is published below.
- ✓ **Beijing + 5** was a special session of the General Assembly entitled "Women: 2000: Gender Equality, Development and Peace for the Twenty-First Century" that took place in June 2000 at United Nations Headquarters, New York. At that session, governments reaffirmed their commitment to the goals of the 1995 Fourth World Conference on Women in Beijing and also adopted future actions and initiatives for the year 2000 and beyond.
- ✓ The United Nations Millennium Declaration was unanimously adopted at the conclusion of the Millennium Summit, the first General Assembly of this century and the largest-ever gathering of world leaders. It contains a statement of values, principles and eight specific goals with related targets that constitute an international agenda for the twenty-first century. **Millennium Development Goal #3** is "to promote gender equality and empower women". However, gender equality and women's empowerment are widely recognized as being essential to achieving the other seven **Millennium Development Goals** as well.

* Reproduced from the following sources:

UNFPA: Background on Key Declarations and Agreements: <http://www.unfpa.org/gender/rights.htm>

Third World Network: Beijing Declaration of Indigenous Women: <http://www.twinside.org.sg/title/dec-ch.htm>

Additional Resources on Gender and Development

- ✓ **Association for Women's Rights in Development**
The Association for Women's Rights in Development (AWID) is an international, multi-generational, feminist, creative, future-orientated membership organization committed to achieving gender equality, sustainable development and women's human rights. A dynamic network of women and men around the world, AWID members are researchers, academics, students, educators, activists, business people, policy-makers, development practitioners, funders, etc.
- ✓ **UN Women Watch**
Women Watch is the central gateway to information and resources on the promotion of gender equality and the empowerment of women throughout the United Nations system. Recent developments include the introduction of a directory of resources to provide access to specific information on selected topics - such as the Critical Areas of Concern from the Platform for Action or other cross-cutting or topical issues, including gender mainstreaming, etc. The directory, which will be further expanded, provides links to webpages of UN entities and/or to individual documents.
- ✓ **Siyanda: Mainstreaming Gender Equality**
Siyanda is an on-line database of gender and development materials from around the world. It is also an interactive space where gender practitioners can share ideas, experiences and resources. Also check out its sister site **BRIDGE** that supports gender advocacy and mainstreaming efforts by bridging the gaps between theory, policy and practice with accessible and diverse gender information in print and online.

GENDER ACTION



LINKS

Linking IFI and Commercial Bank Watchers with Gender Information, Action Resources, and Potential Partners

Gender and Climate Change (10-11)

Gender and Extractive Industries (12-13)

Gender and Commercial Banks (14-15)

Gender and Debt (16-17)

Gender and Accountability (18-19)

Gender and Indigenous Rights (20-21)

Gender, Resettlement & Migration (to come..)

Gender and Macroeconomic Policy (to come...)

GENDER ACTION LINK: Climate Change



"Women are the most vulnerable and the best poised to curb the effect of climate change."
(WEDO 2007)

The IFIs and commercial banks, through continuous investments in fossil-fuels, increase greenhouse gas (GHG) emissions and loss of biodiversity and livelihoods. Despite public IFI commitments to invest in renewable energies and commercial bank promises to reduce environmental degradation in collective agreements like the Equator Principles, both public and private banks continue to invest in oil, gas, dams and biofuel projects that exacerbate climate change.

Recent studies reveal that some private banks now indirectly finance more GHG emissions than entire countries (BankTrack 2007). Similarly, the World Bank Group increased fossil fuel investments by 94% between 2007 – 2008, spending over \$3 billion on coal, oil and gas in 2008 (Bank Information Center 2008). These trends belie the World Bank's emerging image as a 'climate bank' with two new Climate Investment Funds (CIFs) introduced in 2008 (Clean Technology Fund and Strategic Climate Fund). Like other IFI loans, CIF investments will only increase developing country debt and undermine global efforts to achieve gender and climate justice.

In every society on Earth, these 'dirty' investments disproportionately impact women. Gender disparities in decision-making, property rights, access to information, and unequal divisions of labor mean women bear the brunt of IFI and commercial bank-financed climate change impacts (COP10 2004). Droughts, floods and natural disasters leave women uniquely vulnerable to livelihood loss, disease, violence and even death.

✓ **Natural Disasters:** Where women face social and economic disadvantages, women die exponentially more often than men from natural disasters (Neumayer & Pluemper 2007). In the 2004 Tsunami, 70 - 80% of all deaths were women. Of the 140,000 who died from the 1991 cyclone disasters in Bangladesh, 90% were women (IUCN 2004, a). And during Hurricane Katrina in the US (2005), African-American women faced the greatest survival obstacles (Araujo and Quesada-Aguilar 2004).

These disparities in disaster mortality rates link directly to social and economic factors. In many societies, boys and men are more likely to hear warning signals in public spaces where they work, receive preferential treatment in rescue efforts, and have priority access to food aid (Neumayer & Pluemper 2007). In Sri Lanka, more boys learn to swim and climb trees, which helped them survive the 2004 Tsunami (Oxfam 2005).

Unfortunately, the IFIs have done little to meet their commitments to promote gender equality in the face of climate change. A recent Gender Action study of IFI reconstruction investments in post-tsunami Indonesia found that "despite firm [World Bank-administered Multi Donor Trust Fund (MDF)] commitments to address gender issues, no MDF projects include gender equality goals in the project objectives, and most projects fail to integrate gender issues in their analyses of the project's social context and monitoring and evaluation" (Gender Action 2008).

✓ **Agriculture:** The IFIs and commercial banks regularly finance infrastructure and extractive projects that seize and contaminate agricultural lands (Whirled Bank Group 2008). Because women constitute 70 - 80% of the world's farmers, they are often first to lose their livelihoods in affected communities and last to find new work in formal sectors. Additionally, women and girls in many rural societies spend up to three hours per day fetching water and collecting firewood. Droughts, floods and desertification exacerbated by climate change make women spend more time on these tasks, diminishing their ability to participate in wage-earning activities (IUCN 2004, b). Commercial banks and IFIs that only assess agricultural patterns at the household level fail to address these gender injustices (Action Aid 2008).

✓ **Disease and Care Work:** Because women worldwide conduct the majority of care work within households, increasing illness from natural disasters, water contamination or famine means increased work burdens for many women. It also means increased exposure to disease, particularly Malaria and HIV/AIDS (IUCN 2007). Despite these realities, the World Bank recently reduced spending to improve reproductive health and combat HIV/AIDS, and other IFIs spent a mere fraction of one percent of their budgets on these critical issues (Gender Action 2007 a).

✓ **Conflict:** Droughts, floods and soil erosion can lead to conflict over natural resources. Droughts alone increased civil war by 50% in some regions (WEDO 2007). During conflict, women face heightened domestic violence, sexual intimidation, human trafficking and rape (Davis et al. 2005). IFIs like the World Bank deepen these impacts through gender insensitive post-conflict reconstruction interventions and policy reforms such as public expenditure cutbacks that further impoverish both women and men (Gender Action 2007 b).

✓ **Women as Change Agents:** Just because women face unique vulnerabilities to climate change does not mean they should be perceived as victims. Women's survival skills, specialized agricultural knowledge, and resource management capabilities make them powerful climate change leaders. Not only should women be included in IFI-managed climate activities at local, regional and international levels, it is their RIGHT to participate.



Photo by: thelazyenvironmentalist.com



Photo by: Oxfam International



Photo by: UNDP



Photo by: Joy E. Hecht



Anonymous

Doña Vera on Hurricane Mitch (1998)...

"I lived on the Atlantic coast in Honduras. At that time, I was a single mother of three kids, my husband had left us some time ago. I built a very "rustic house" close to an estuary. With my older son I collected mollusks, did some fishing from the coast and processed (dried and salted) some of the smaller fish that the fishermen gave up.

One morning some of my neighbors said that they had heard in the radio that a big storm was coming and that it had winds of about 290 Km per hour.

Most of us on the coast were women with our sons. What should we do? We had no idea. Some women commented that they had heard from their husbands that we had to take some precautions. Unfortunately none of us had ever been invited or went to meetings dealing with this type of situation.

Then it happened. The winds, the waves, the flood. I took my three kids and started walking inland. Very soon the current was so strong, I could not hold all of them, my oldest son was holding my daughter. My hands were holding my youngest baby. The water snatched them, I saw my son trying to swim... I lost sight of them.

I was rescued and sent to a school. I was so lost; I kept on looking for my other two kids. Nothing. Life in the shelter was not easy, too much violence.

I was alone, I had nothing, no land under my name, no money. I still believe that Mitch had something against women..."

(Quoted in Aguilar 2007)

WHAT CAN BE DONE?

- Conduct gender-sensitive research and advocacy on climate change, the IFIs and commercial banks that produce gender-disaggregated data.
- Ensure IFI and commercial bank investments improve women's access to and control over natural resources, land, climate change planning and governance processes.
- Develop climate change indicators that account for gender disparities in formal and informal labor sectors, care work, land ownership and energy usage.
- Monitor and advocate for IFI and commercial bank implementation of international conventions and treaties that mandate gender-sensitive approaches to climate change interventions.

POSSIBLE PARTNERS!

- Women's Environment and Development Organization (WEDO) www.wedo.org
- IUCN Gender Programme: Lorena Aguilar, Senior Gender Advisor www.genderandenvironment.org
- ENERGIA: International Network on Gender and Sustainable Energy: www.energia.org
- Asia Pacific Forum on Women, Law and Development (APWLD) Women and Environment Program: <http://www.apwld.org>
- Southern African Gender and Energy Network (SAGEN) www.mepc.org.za
- Gender and Water Alliance (GWA): www.genderandwater.org
- Gender and Disaster Network: www.gdnonline.org
- Gender Action: www.genderaction.org

ACTION RESOURCES:

- [WEDO Online Resource Guide](#)
Extensive list of links to toolkits, fact sheets, policies and articles on gender and climate change.
- [genderCC.net](#)
A new web platform for information knowledge and networking on gender and climate change. Initiated at the UNFCCC COP9 (2004), this platform draws activists and campaigns from all over the world. It provides an extensive archive of gender and climate change articles and tools.
- [IUCN Gender and Environment](#)
Informative fact sheets, reports, manuals and case studies about different gender and climate topics.
- [GenaNet](#)
Information on gender & climate campaigns and activities.
- [Convention on Biological Diversity \(CBD\)](#)
Preamble: "...the vital role that women play in the conservation and sustainable use of biological diversity and affirming the need for the full participation of women at all levels of policy-making and implementation for biological diversity."
- [The Manukan Declaration of the Indigenous Women's Biodiversity Network \(2004\)](#)

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Bank Information Center 2008, 'World Bank Group Extractive Industries and Fossil-Fuel Financing FY05-FY08'.

BankTrack 2007, 'A Challenging Climate: What International Banks Should Do to Combat Climate Change'.

COP10 2004, 'Mainstreaming Gender into the Climate Change Regime'.

Davis, I. et. al. 2005, 'Tsunami, Gender, and Recovery'.

Gender Action 2008, 'Empty Promises: Gender Scorecard of World-Bank Managed Post-Tsunami Reconstruction in Indonesia'.

Gender Action 2007 a, 'Mapping Multilateral Development Banks' Reproductive Health and HIV/AIDS Spending'.

Gender Action 2007 b, 'The Gender Dimensions of Post-Conflict Reconstruction: The World Bank Track Record'.

IUCN 2004 (a), 'Climate Change and Disaster Mitigation: Gender Makes the Difference'.

IUCN 2004 (b), 'Energy: Gender Makes the Difference'.

IUCN 2007, 'Gender and Climate Change: Women as Agents of Change'.

Neumayer, E. and Pluempert T. 2007, 'The Gendered Nature of Natural Disasters: The Impact of Catastrophic Events on the Gender Gap in Life Expectancy, 1981-2002'.

Oxfam 2005, 'The Tsunami's Impact on Women'.

WEDO 2007, 'Changing the Climate: Why Women's Perspectives Matter'.

Whirled Bank Group 2008, 'Agriculture and the World Bank'.

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GENDER ACTION LINK: Extractive Industries



“After the mining operations started, our village started getting destroyed. Today ground water has dried up, the forests have been cut down and so we are fighting for our lands” (RIMM 2004).

During 2007-2008, the World Bank Group increased spending on coal by 256% and spending on coal, oil and gas collectively by 94%, surpassing US \$3 billion. A substantial portion of this increase came from the World Bank's private lending arm, the International Finance Corporation (IFC), which increased lending to extractive industries by 134%. This trend toward fossil fuel financing has emerged despite recommendations from the World Bank's own 2003 Extractive Industries Review, which advised the Bank to end all financing for coal immediately and phase out of oil investments by 2008 (Redman 2008).

Women and girls living in communities affected by extractive projects bear the brunt of environmental, social and economic impacts, which can include: forced displacement, environmental degradation, disruption of subsistence agriculture and traditional livelihoods, and volatile cash flows into project areas. As described below, women disproportionately face livelihood loss, increased care work, forced prostitution and human trafficking, rape, and sexually transmitted diseases due to the presence of extractive industries in their communities (CEE Bankwatch & Gender Action 2006, 3).

Labor Discrimination: Women, who comprise the majority of farmers worldwide, are often the first fired and last rehired when extractive industries appropriate local agricultural lands for mining or oil extraction. Additionally, as extractive projects propel subsistence communities into cash-based economies, women's non-remunerated reproductive labor quickly loses value against men's new cash earnings (WRM 2003). Yet this care work steadily increases as men leave subsistence production to earn cash wages from logging, oil or mining companies; women become solely responsible for providing food, water, fuel and childcare for their families. To help shoulder this burden, girls often leave school to help mothers complete household tasks, further deepening their economic dependence on male family members (Tauli-Corpuz 1998; gendercc 2008, 2007; FOE Europe 2007; Oxfam 2008; WRM 2005 a).

Unequal Benefits: Women consistently benefit less than their male counterparts from IFI and commercial bank financed extractive projects. Routinely excluded from community consultations, women's unique concerns and needs remain silent and invisible during project planning stages. As a result, women often receive fewer employment opportunities, fewer royalties, and fewer compensation payments from extractive companies. Women's exclusion from land titles and property rights further limits their ability to claim restitution from extractive industries in many areas (Oxfam 2008; gendercc 2007; FOE Europe 2007; WRM 2005 a).

Exploitation: The devaluation of women's work and economic status increases their vulnerability to exploitation. Women who do find jobs with extractive companies often face poor working conditions and sexual harassment in the workplace. Women who resettle must often enter unregulated labor markets where they face dangerous working conditions and exploitative hours. And women without formal education or marketable skills may be trafficked into prostitution and exposed to rape and HIV/AIDS (CEE Bankwatch & Gender Action 2006; Tauli-Corpuz 1998; Oxfam 2005; WRM 2005 b; FOE Europe 2007). This social, economic and physical exploitation undermines gender justice and women's rights in affected communities.

Disease: As women face rape, prostitution, environmental pollution, and care work for sick or injured family members, they also face increasing exposure to disease. Recent studies reveal rising rates of HIV/AIDS and other life-threatening illnesses among women in communities impacted by extractive industries (CEE Bankwatch & Gender Action 2006; Oxfam 2005; WRM 2005 c; Tauli-Corpuz 2008).



Women's Crisis Center on the IFI-Supported BTC Pipeline in Azerbaijan (2004)...

"According to the Center, the fact that the gender factor was not taken into consideration during the construction of the pipeline and related infrastructure development has had quite a negative impact on the prostitution rate. Firstly it was a matter of concern from the beginning that the majority of local people are still unemployed. Due to the increased working emigration of men, most of the families are left to be supported by women. This has not only increased the incidence of women turning to prostitution to support their families, but also the cases of inside trafficking.

According to a journalist's investigations: 'Inside Azerbaijan, trafficking is blossoming in places of intensive economic activities. So-called Mama Rozas hire 15-20 girls and take them to various places where intensive construction work or trade is going on. The Centre has cases when girls were taken to cities where the [BTC] pipeline is being laid. ...This is a well-organized criminal business which is well-aware of the situation in the country and in places where their services are in demand.'"

(*'Boom Time Blues'*; CEE Bankwatch & Gender Action 2006)

WHAT CAN BE DONE?

- IFIs, commercial banks, and extractive corporations should fully include local women in project consultations and negotiations.
- Local women should participate at every decision-making level: project policies, planning, negotiations and assessments.
- All extractive projects should be gender sensitive. They should incorporate gender analyses in planning, design, implementation, monitoring and evaluation stages.
- All extractive projects should ensure local men and women receive equitable employment opportunities, benefits and compensation packages.
- Extractive projects should actively promote women's equitable control over land, natural resources and other property.
- IFIs, commercial banks, and private corporations must uphold international human rights standards like CEDAW that protect women's rights. They should also implement and abide by their own safeguard policies designed to protect women and men against gender discrimination, abuse, sexual harassment and exploitation by the industry, contractors and other workers.

POSSIBLE PARTNERS!

- Asia Pacific Forum on Women, Law and Development (APWLD) Women and Environment Program: <http://www.apwld.org>
- Asia Pacific Women's Watch <http://apww.isiswomen.org/pages/aboutus/aboutus.html>
- Gender Action: www.genderaction.org
- International Women and Mining Network Red Internacional "Mujeres y Minería" (RIMM) <http://www.rimmrights.org/>
- Rights and Resources Initiative (RRI) <http://www.rightsandresources.org/blog.php?id=55>

ACTION RESOURCES:

- [World Rainforest Movement: Women, Forests & Plantations](#)
Extensive compilation of articles, scholarly research, bulletins, and other links related to gender, forests and plantations, mining, gas and oil extraction, dams, and community resettlement.
- [E-mine: Gender and Mine Action](#)
Website dedicated to gender and mining. Provides resources on policy and strategy, key terms and definitions, UN Mine Action Team (UNMAT) initiatives and activities, tools for implementation, and research and media coverage. Links to UN documents, policies and guidelines on gender and mine action programs.
- [Oxfam Australia: Women and Mining](#)
Campaign to empower mine-affected women worldwide. Link to workshops, conferences, campaign statements and reports on women and mining.
- [Third International Women and Mining Conference \(2004\)](#)
Declaration, statement and report from the Third International Women and Mining Conference in Visakhapatnam, India (October 1-9, 2004). Sponsored by Mines, Minerals and People.
- [Iroco Declaration \(Oruro, Bolivia, 2000\)](#)
Declaration from the 2nd International Conference: Women and Mining in Oruro, Bolivia from September 16-25, 2000.

Author: Anna Rooke

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- CEE Bankwatch & Gender Action 2006, 'Boom Time Blues: Big Oil's Gender Impacts in Azerbaijan, Georgia, and Sakhalin'.
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- WRM 2005 (a), 'Women Forests and Plantations, The Gender Dimension: An Introduction'.
- WRM 2005 (b), 'Women Forests and Plantations, The Gender Dimension: The Impact of Dams and Resettlement on Women's Lives'.
- WRM 2005 (c), 'Women Forests and Plantations, The Gender Dimension: Women Victims of Oil and Protagonists of Resistance'.
- WRM 2003, 'Bulletin No. 71: The Impacts of Mining on Women'.

GENDER ACTION LINK:

Gender & Commercial Banks



"The Universal Declaration of Human Rights makes clear that 'every organ of society', including business enterprises and therefore banks, has human rights obligations" (BankTrack 2009).

The 'Human Rights' Case for Gender Justice

Commercial banks and the private financial sector have obligations to safeguard women's human rights and ensure gender equality in all investments. Unlike public development banks, such as the World Bank and other regional development banks, most private banks do not make public commitments to reduce poverty and promote gender justice in their activities. Nonetheless, private banks and companies do not operate outside key international agreements, like the Universal Declaration of Human Rights and the Convention on the Elimination of all forms of Discrimination Against Women (CEDAW), which address all actors in society.

Yet commercial banks continue to finance projects and companies that violate global human rights and gender justice principles. For example, the privately financed Phulbari Coal Mine in Bangladesh may displace over 100,000 people from prime agricultural land, forcing predominantly female farmers into informal labor markets where they face physical, sexual and economic exploitation. Many women may be forced to migrate or enter sex work just to survive and will face increased exposure to HIV/AIDS and other sexually transmitted infections. Additionally, commercial investments in projects like Phulbari that can have negative health impacts on local communities often increase women's family health care burdens in countries that lack sufficient public health services. To avoid these negative impacts on local communities, commercial banks must adhere to social and environmental standards (outlined below) when financing development projects.

Equator Principles

Launched in June 2003 and revised in June 2006, the Equator Principles are a set of voluntary social and environmental benchmarks for private project finance activities based on the International Finance Corporation's (IFC's) Performance Standards. The 68 private banks which have already adopted the Principles – called 'Equator Principles Finance Institutions' (EPFIs) – must report on their implementation progress every year. Although the Principles lack an explicit gender perspective, and implementation remains uneven in practice, the Equator Principles are now considered the de facto global standard for managing social and environmental risk in private project finance.

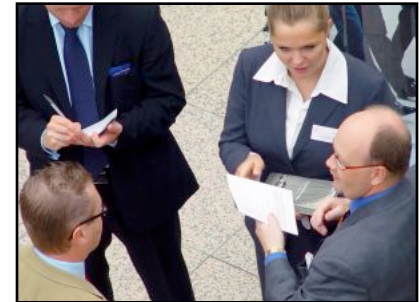
Calvert Women's Principles

The Calvert Women's Principles, launched in June 2004 by Calvert Investments and the United Nations Development Fund for Women (UNIFEM), comprise the "first global code of corporate conduct focused exclusively on empowering, advancing and investing in women worldwide" (Calvert 2009). The seven Principles offer a set of goals, practical tools and concrete indicators for commercial banks to assess their performance and track their progress on gender equality issues.

CEDAW

The Convention on the Elimination of all forms of Discrimination Against Women (CEDAW, 1979) is widely considered the global 'bill of women's rights'. In General Recommendation No. 19, CEDAW outlines the responsibility of any 'enterprise' or 'private actor' to protect women's rights:

It is emphasized, however, that discrimination under the Convention is not restricted to action by or on behalf of Governments (see articles 2(e), 2(f) and 5). For example, under article 2(e) the Convention calls on State parties to take all appropriate measures to eliminate discrimination against women by any person, organization or enterprise. Under general international law and specific human rights covenants, States may also be responsible for private actors if they fail to act with due diligence to prevent violations of rights or to investigate and punish acts of violence, and for providing compensation. (CEDAW Committee 1992, General Recommendation No. 19, UN Doc. A/47/38)



The 'Business Case' for Gender Justice

Although gender justice is a human rights issue first and foremost, it is also good business sense. Project sponsors and their financiers that don't consider the gender implications of their investments face serious business risks. Alternately, those that do integrate gender into project finance planning and implementation can enhance their brand reputation, save valuable time and resources, and ultimately increase their bottom line.

Reputation Risks: Projects that adversely affect women and gender equality can taint investors' consumer brand reputation. For example, in 1996 when news broke that Nike exploited young girls in sweatshops around the world, massive protests erupted that significantly damaged Nike's brand name (Life Magazine, June 1996).

Operational Risks: Projects that exploit women or fail to safeguard gender equality can spur costly opposition in the form of protests, law suits and labor strikes. In 2002, for example, women protesters shut down six ChevronTexaco installations in the Niger Delta while demanding basic public services, better employment opportunities and environmental protections in their communities (Corpwatch.org, 2002).

Financing Risks: Projects that undermine gender equality also carry financing risks, since co-sponsors and financiers may oppose or pull out of projects that could damage their reputation or incur additional operating costs.

WHAT CAN BE DONE?

- Advocate that commercial banks put their promises into practice. Unless banks act on their commitments to uphold social and environmental standards, those agreements remain empty and ineffective.
- Pressure more private banks to adopt codes of conduct, like the Equator Principles and the Calvert Women's Principles. Greater numbers of participating institutions means increased visibility and legitimacy behind the principles.
- Advocate for the explicit inclusion of gender equality and women's rights within the Equator Principles.
- Convince private investors to increase their gender sensitivity by promoting the human rights and business cases for gender justice.
- Educate corporate and public sectors about private banks' women's rights obligations.

POSSIBLE PARTNERS!

- BankTrack: www.banktrack.org
- Calvert Investments: www.calvert.com
- Equator Principles Financial Institutions: www.equator-principles.com
- Gender Action: www.genderaction.org
- International Accountability Project: www.accountabilityproject.org

ACTION RESOURCES:

[Equator Principles](#)

Official site of the Equator Principles. Contains information on the Principles, 'Equator News Coverage', and participating Equator Principles Financial Institutions (EPFIs).

[Calvert Women's Principles](#)

Official site of the Calvert Women's Principles. Contains in-depth information on the Principles, including updates, special reports, indicators and tools.

[CEDAW](#)

United Nations website dedicated to the Convention. Includes the complete text of CEDAW, specific country reports, reporting guidelines, and information on CEDAW committees, meetings and sessions.

[Amnesty International Human Rights Principles for Companies](#)

A document outlining the responsibility of multinational companies to promote and protect human rights in their own operations. A checklist for use by companies forms part of the document.

References:

Calvert 2009, "Special Report: Calvert Women's Principles." (<http://www.calvert.com/womensPrinciples.html>)

CEDAW Committee 1992, "General Recommendation No. 19, UN Doc A/47/38." (<http://www.un.org/womenwatch/daw/cedaw/>)

Corpwatch.org 2002, "Women's Protests Against ChevronTexaco Spread Through the Niger Delta: Initial Demands Met, Issues Remain." (<http://www.corpwatch.org/article.php?id=3428>)

Equator Principles 2009, "A Benchmark for the Financial Industry to Manage Social and Environmental Issues in Project Financing." (<http://www.equator-principles.com/index.shtml>)

Life Magazine 1996, "Six Cents and Hour."

Produced by: Anna Rooke, Gender Action, June 2009

GENDER ACTION LINK:



"Because of gender inequality, women are the 'shock absorbers' of economic crises triggered by debt and harmful IFI practices" (Dennis, 2007)

IFI debt harms poor women and undermines gender justice

Debt is not gender neutral. Although national budgets and public debt audits often bypass gender considerations – particularly women's unpaid reproductive labor in the 'care economy' – debt impacts men and women, boys and girls, differently. In most cases, debt hits poor women the hardest.

With the global financial crisis pushing millions into extreme poverty, and rapidly expanding international financial institution (IFI) lending promising to saddle developing countries with new debt, poor women in the Global South now face increasing hardships. At the G20 summit in April 2009, world leaders agreed to give the IMF \$750 billion to support countries in economic turmoil, with \$50 billion going to developing nations (Watkins, 2009; Weisbrot, 2009). However while low-income countries (LICs) desperately need an influx of cash to cover significant financing shortfalls, history demonstrates that new IMF debt will deepen the feminization of poverty and undermine gender equality in two keys ways.

First: Debt-ridden governments will be forced to squeeze budgets and raise new revenue at the expense of poor people in order to service IFI debts. Budget cuts and higher taxes, however, will disproportionately affect poor women. Government budgets and IFI loans that fail to account for women's unpaid care work as family health providers, educators, cooks, housekeepers and natural resource managers, indirectly position women as 'shock absorbers' for spending cuts on health care, education, water, gas and other essential services; poor women and girls must assume those care responsibilities, often sacrificing their own education and income earning potential to care for sick family members, educate children, fetch water and fuel, and provide meals (Elson and Çagatay, 2000). Likewise, taxes raised on common household goods in order to service IFI debts force poor families to limit expenses and search for additional income. Due to gender inequality, it is often young girls who must forgo schooling, hospital visits and even food to make ends meet, and women who must enter the informal labor market, including sex work, to earn additional money (Dennis, 2007).

Second: IFI debt opens poor countries to austere economic policy conditions attached to loans. Although many IFIs now claim they no longer support conditionality, recent civil society research reveals the IMF, for example, continues to impose tight fiscal and monetary conditions on poor countries currently receiving economic crisis loans (Muchhala et al, 2009). The following points address the gender impacts of common IFI loan conditions.

Public Sector Downsizing: IFIs often force indebted countries to lay off and cap salaries of public sector employees in order to service debts. Because men are still considered 'primary breadwinners' throughout the world, women as 'secondary breadwinners' are often the first fired and last rehired. This disproportionate firing of female employees deepens gender inequality and increases the feminization of poverty (Gender Action, 2006).

Trade Liberalization: For decades the IFIs have forced debtor governments to unilaterally eliminate barriers to trade and scale up export production. This trade liberalization, however, can cause massive job loss as heavily subsidized foreign goods flood and erode local markets that cannot compete. Because women are often the first to lose their livelihoods, many must enter informal sectors where they face poor working conditions and labor regulations, long hours, exploitation, abuse, sexual assault and even rape (Gender Action, 2006).

Privatization and Public Spending Cutbacks: IFIs force indebted governments to privatize public services, like health care and education, to help service debt. As a result, care work previously provided by states shifts to poor households where, due to traditional gender divisions of labor, women must assume additional care responsibilities for family members (Elson and Çagatay, 2000).

User Fees: Despite claims to the contrary, IFIs still support user fees for essential services in order to help indebted countries pay back loans. However, this has resulted in the exclusion of poor women and girls from lifesaving services, like reproductive health care, antiretroviral medicines, and primary education. User fees have thus led to higher maternal mortality rates in many countries, as well as lower literacy rates for women and girls (RESULTS, no date). Although the World Bank claims it no longer supports user fees for health care or education, Gender Action research finds the Bank currently promotes user fees in health sector projects throughout Sub-Saharan Africa (for example see: World Bank, 2005, p.18).

Banking Sector Reforms: IFIs also impose stringent accreditation criteria on banks in debt distressed countries, which then transfer those conditions to clients. However, because women are less likely to pass stricter financial and educational requirements for loan approval, their access to credit and financial services decreases, ultimately reducing their ability to maintain small enterprises. Despite composing the vast majority of farmers and small-scale entrepreneurs in Africa, women access less than 10 percent of micro rural credit and less than 1 percent of total agricultural credit (Gender Action, 2006; Blackden and Bhanu, 1999 in Zuckerman et al, 2007).



Gender Impacts of IFI Debt and Conditionality in Malawi

The privatization of Malawi's state marketing board (ADMARC) and Strategic Grain Reserve (SGR) — as a condition attached to World Bank and IMF loans and debt — disproportionately and uniquely impacted poor women throughout the country.

Poor Malawi women, for example, faced increased risk of sexual assault and rape when forced to wait into the night for ADMARC maize or scavenge for other food stuffs in rural areas.

Chronic hunger resulting from privatization pushed desperate rural women and girls into sex work and early marriage, increasing their exposure to HIV/AIDS. With the sex work market glutted, the price of unprotected sex plummeted from \$8 to \$0.81, further exposing women and girls to sexually transmitted infections. But sex workers in Malawi explained they would rather die in five to ten years from AIDS than die from hunger today.

Finally, privatization-induced famine in Malawi particularly affected young girls. Some parents sold their daughters into forced marriages in exchange for food, which caused them to drop out of school and exposed them to the HIV virus. Increased sexual activity from sex work and early marriage also increased cases of obstetric fistula, a crippling condition induced by pregnancy at a young age.

In response to these and other harmful privatization impacts, the Malawian government defied the IFIs by subsidizing corn fertilizer. After years of famine and food crisis, the country successfully produced a bumper crop of corn.

(Excerpted and adapted from Gender Action, 2006, p. 7)

WHAT CAN BE DONE?

- **Demand debt relief** and cancellation for low income countries (LICs). The debt LICs carry is largely due to predatory and unjust lending practices in the 1970s (Jubilee USA, April 2009). Thus, LICs need immediate cancellation of this 'illegitimate' debt in order to fund much needed social programs that underpin gender equality and women's rights. Demand that the IMF expand debt relief immediately and use proceeds from gold sales to cancel illegitimate debt for LICs.
- **Demand gender-sensitive policies.** Policy makers must account for gender divisions of labor, the unpaid care economy, and informal labor sectors when creating and implementing economic policies. 'Gender Budget Initiatives' (GBIs) are one effective way to do this.
- **Demand an end to loan conditionalities** that undermine poor countries' sovereignty and increase the feminization of poverty. Also demand an end to conditionalities attached to debt relief through the IMF/World Bank Heavily Indebted Poor Country (HIPC) Initiative. Even debt relief conditionality harms poor women and deepens gender disparities.
- **Advocate for grants, not loans.** Gender justice can only be achieved if poor countries break free of onerous debt and economic conditionality that increase poor women's care work and poverty. Gender justice depends on highly concessional and non-debt creating grants rather than loans.
- **Advocate for an independent, transparent, and gender-sensitive debt resolution mechanism** that accounts for the unequal gender impacts of onerous and illegitimate debt, and promotes equal opportunities and outcomes for men and women.
- **Support public, participatory audits of external debt** that promote equal participation of men and women, and account for the gender impacts of debt and conditionality. Debt audits must apply gender-sensitive criteria in order to capture the feminization of poverty produced by IFI lending.

Resources and Partners!

[African Forum and Network on Debt and Development \(Afrodad\):](#)

A civil society organization that seeks to secure lasting solutions to Africa's mounting debt problem. www.afrodad.org

[Center for Economic and Policy Research \(CEPR\):](#) www.cepr.net

Think tank promoting democratic debate on economic and social issues.

[Development Alternatives with Women for a New Era \(DAWN\):](#)

A network of women scholars and activists from the economic South working for economic justice, gender justice and democracy. www.dawnnet.org

[European Network on Debt and Development:](#) www.eurodad.org

A network of European development NGOs working to change economic policies and ensure that poorer people have their say in decisions that affect their lives.

[Freedom from Debt Coalition \(FDC\):](#) www.fdc.ph

Nationwide coalition in the Philippines conducting advocacy to realize a common framework and agenda for economic development.

[Gender Action:](#) www.genderaction.org

The only organization whose sole purpose is to promote women's rights and gender equality in all IFI investments and activities.

[International Gender and Trade Network:](#) www.igtn.org

A Southern-led network that builds North-South cooperation to develop more just and democratic policy from a critical feminist perspective.

[Jubilee South \(also see Jubilee UK and USA\):](#) www.jubileesouth.org

A network of civil society organizations, campaigns and social movements working to cancel illegitimate debt and promote global economic justice.

[Third World Network \(TWN\):](#) www.twinside.org

A global network of civil society organizations and individuals involved in issues relating to development, Third World and North-South affairs.

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Weisbrot, 2009, "IMF: Stop funding Honduras," in The Guardian.

World Bank, 2005, "Health Sector Rehabilitation Support Project: Project Appraisal Document."

GENDER ACTION LINK:

Gender, IFIs & Accountability



“Given that the basis of international human rights law is to protect the less powerful from the powerful, it is archaic to exclude powerful globalised mining companies from direct human rights accountability.” (Oxfam Australia 2002, 6)

International Financial Institutions (IFIs): IFI rhetoric on gender equality rarely matches its actions. Only some IFIs have specific gender policies (ADB, AfDB, IDB, WB), and all lack sufficient resources, staff and incentives to effectively engender their work. Among all IFIs, gender experts average just .3% of IFI staff. At the World Bank, gender policies cover projects but exclude all policy-based loans that often undermine women’s equality and empowerment with harmful economic reforms (see ‘Gender Link: macroeconomic policy’). And at all IFIs, weak transparency (e.g. access to key project and policy documents) further limits affected communities from staking claims and seeking restitution (Gender Action/CIEL 2007).

Nonetheless, there ARE policy paths for bringing gender discrimination claims to accountability mechanisms at each IFI. Gender Action and the Center for International Environmental Law (CIEL) have outlined these policies and processes in detail within the resource manual “Gender Justice: A Citizen’s Guide to Accountability at International Financial Institutions” (2007). Overall, the manual finds that the AfDB and ADB maintain the strongest gender policies and allow for the broadest scope of complaints. Box 1 below provides a brief overview of all gender guidelines at the IFIs.

To date, IFI safeguard policies and accountability mechanisms have largely emphasized protection against environmental hazards. Such mechanisms have not yet been used to make claims against IFI gender impacts, like unequal compensation for displaced women, increasing prostitution and human trafficking near project sites, or rising levels of HIV/AIDS and other sexually transmitted infections among women (see ‘Gender Link’ pages on extractive industries, climate change). It is time for claimants and their allies to come forward and hold the IFIs accountable for these consequences and their promises to promote gender equality (Gender Action/CIEL 2007).

The Private Financial Sector: Unlike the IFIs, the private financial sector rarely promises to promote gender equality, women’s empowerment, or human rights more generally. Few commercial banks or private corporations maintain gender equality policies or grievance mechanisms to safeguard communities affected by their investments. However, several international human rights conventions and principles have emerged to hold the private sector accountable for its impact on women, girls and gender equality. The Convention on the Elimination of all forms of Discrimination Against Women (CEDAW: 1979) - often considered the international ‘bill of women’s rights’ - makes the following claim in General Recommendation No. 19:

It is emphasized, however, that discrimination under the Convention is not restricted to action by or on behalf of Governments (see articles 2(e), 2(f) and 5). For example, under article 2(e) the Convention calls on States parties to take all appropriate measures to eliminate discrimination against women by any person, organization or enterprise. Under general international law and specific human rights covenants, States may also be responsible for private acts if they fail to act with due diligence to prevent violations of rights or to investigate and punish acts of violence, and for providing compensation. (CEDAW Committee 1992, General Recommendation No. 19, UN Doc. A/47/38)

Other accountability mechanisms for private sector actors include the Calvert Women’s Principles and Amnesty International Human Rights Principles for Companies (see ‘Gender Link: commercial banks’).



Box 1: IFI Gender Guidelines and Accountability Mechanisms

(Table adapted from 'Gender Justice' 2007, p. 15)

IFI	Gender Guideline	Accountability Mechanism
ADB	<ul style="list-style-type: none"> Operational Policy/Bank Procedure on Gender and Development (2003) Policy on Gender and Development (2003) 	ADB Accountability Mechanism
AfDB	<ul style="list-style-type: none"> Gender Policy (2001) Gender Plan of Action (GPOA) (2004) 	Independent Review Mechanism
EBRD	Environmental and Social Policy (2008) <ul style="list-style-type: none"> Integrates weak gender safeguards Gender Action Plan to strengthen gender safeguards over two years 	Independent Recourse Mechanism
EIB	No Gender Guideline	European Ombudsman
IFC	<ul style="list-style-type: none"> Gender Action Plan (2007) Two Initiatives: <ul style="list-style-type: none"> Gender Entrepreneurship Markets Private Sector Development - Gender 	Clients develop ad hoc grievance procedure Compliance Advisor/Ombudsman (CAO)
IMF	No Gender Guideline	Independent Evaluation Office evaluates IMF operations for the IMF Executive Board
World Bank	<ul style="list-style-type: none"> Gender Action Plan (2007) Operational Policy/Bank Procedure 4.20 on Gender and Development (2003) 	Inspection Panel
IDB	<ul style="list-style-type: none"> Operating Policy on Women in Development (1987): (GP-114-3) Gender Mainstreaming Action Plan (2003-2005) 	Independent Investigation Mechanism

WHAT CAN BE DONE?

- Using the IFI gender guidelines and accountability mechanisms outlined within Gender Action's 'Gender Justice' guide, civil society must join with affected communities to hold the IFIs accountable for their negative impacts on women, as well as their promises to strengthen gender equality.
- Using the Calvert Women's Principles, international human rights instruments like the UN Convention on the Elimination of all forms of Discrimination Against Women (CEDAW 1979), and 'business case' arguments for gender equality, civil society must hold both states and commercial banks accountable for the private financial sector's contribution to gender inequality.
- Civil society must pressure all IFIs (especially the IMF, IFC and EIB) to adopt and strengthen gender policies and effective accountability mechanisms.
- Civil society should help build the capacity of affected communities - particularly local women - to bring gender discrimination cases to IFI accountability mechanisms.

POSSIBLE PARTNERS!

- Center for International Environmental Law (CIEL) <http://www.ciel.org/> (Global)
- Gender Action: <http://www.genderaction.org> (Global)
- The Center for Women's Law Studies and Legal Services of Peking University (China) <http://www.woman-legalaid.org>
- International Accountability Project (IAP) <http://www.accountabilityproject.org/>

ACTION RESOURCES:

- '[Gender Justice: A Citizen's Guide to Gender Accountability at the IFIs](#)': A detailed, concrete guide for taking gender discrimination claims to accountability mechanisms at the IFIs. Includes information about specific IFI gender policies and processes.
- [Calvert Women's Principles](#)
The Principles provide a concrete set of indicators for tracking the progress of gender justice in the corporate community. Page includes links to the Calvert Women's Principles Initiative and background information about the 'business case' for gender equality.
- [Amnesty International Human Rights Principles for Companies](#)
This document deals with the responsibility multinational companies have to promote and protect human rights in their own operations.
- [CEDAW General Recommendation No. 19 \(1992\)](#): "...States may also be responsible for private acts if they fail to act with due diligence to prevent violations of rights or to investigate and punish acts of violence, and for providing compensation."

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- Gender Action/CIEL 2007, 'Gender Justice: A Citizen's Guide to Gender Accountability at the IFIs'.
- CEDAW 1992, 'General Recommendation No. 19, UN Doc. A/47/38'.
- Calvert Women's Principles 2004: <http://www.calvert.com/womensPrinciples.html>
- Amnesty International Human Rights Principles for Companies 1998: <http://www.amnesty.org/en/library/info/ACT70/001/1998>

GENDER ACTION LINK: Gender, IFIs & Indigenous Rights



“Gender-blind approaches of development will fail to address the issues and problems of indigenous women” (UNPFII 2007, a).

Despite public IFI mandates to safeguard indigenous peoples, as well as Commercial Bank due diligence requirements to comply with widely ratified human rights conventions, both public and private banks continue to trample on indigenous communities by financing environmentally destructive infrastructure projects, exploitative extractive industries, and harmful macroeconomic restructuring. These projects and policies impact indigenous men and women differently (CEE Bankwatch & Gender Action 2006).

The UN Permanent Forum on Indigenous Issues (UNPFII) notes that: “There is often a reluctance to address the gender dimensions of Indigenous Peoples, as this is seen as ‘interfering with culture’ or ‘imposing western values’” (UNPFII 2007, a). Such hesitancy may be warranted; there exists a long history of tension between the international women’s movement and indigenous communities worldwide. Since the 1970’s, mainstream feminists from the global north have consistently overlooked how race, class, nation and other factors differently shape gender relations. These gender activists advocated an inherently white, middle-class, northern agenda that posited ‘Third World Women’ as passive ‘others’ to be studied and saved (Sanchez 2007; Romero 2005; Lavrin 1998; Mohanty 1991, 18). Consequently, many indigenous women have rejected this colonial dynamic of international feminism, preferring instead to organize from within their own communities.

Despite these historic tensions, indigenous men and women have greatly impacted local, regional and international gender justice movements. Indigenous women, in particular, have influenced global debates about climate change, environmental degradation, intellectual property and collective land rights from both gender and indigenous perspectives (UNPFII 2007, b). Over the past two decades, indigenous women have organized to produce international declarations like the UN Beijing Declaration of Indigenous Women (1995), form powerful global networks like the International Indigenous Women’s Forum, and claim political space within broader indigenous movements like the Women’s Revolutionary Law accepted by Zapatista communities in Chiapas, Mexico (1993).

At the Third Session of the UNPFII in 2004, indigenous women won the recognition that “throughout the world [they] are among the most marginalized groups, suffering discrimination not only on the basis of gender, but also on the basis of race, culture and class as well” (UNPFII 2004). From this intersectional perspective, indigenous women worldwide have pushed human rights, indigenous and gender justice movements to recognize their experiences at the confluence of multiple oppressions. They have worked to show, for example, how climate change and extractive projects harm indigenous women in unique and often disproportionate ways. The gendered division of labor within many indigenous communities means women are often the first to lose their livelihoods tending local crops, walk farther to fetch clean water and firewood, and spend increasing hours caring for family members injured by hazardous working conditions or environmental contamination (UNPFII 2004, paragraph 56).

Indigenous women and their male allies have particularly impacted human rights movements. Whereas the international women’s movement historically emphasized individual social rights, indigenous women have stressed the importance of economic, political and collective rights for women living in poverty and marginalized ethnic communities (UNPFII 2007, b). Indigenous women have insisted that gender justice movements must address the gender dimensions of poverty, political exclusion, and the wrongful appropriation of land collectively owned by indigenous communities. If not, they argue, the international women’s movement will continue to endorse old colonial legacies (Grewal 1998; Metzen 2005; Paiva 2007; Sanchez 2007).



Excerpts from the International Indigenous Women's Forum Declaration:

"We maintain that the advancement of Indigenous Women's human rights is inextricably linked to the struggle to protect, respect and fulfill both the rights of our Peoples as a whole and our rights as women within our communities and at the national and international level. ...

We note that impoverishment, gender, ethnic and racial discrimination causes an increase in Indigenous Women's risks of becoming ill and being denied medical treatment.

We affirm the centrality of individual and collective rights, including sovereignty and self-determination, to the fulfillment of Indigenous Peoples' human rights and the preservation of Indigenous Peoples' natural resources and territories.

We recognize that, traditionally, Indigenous Women have played an integral role in preserving our cultural heritages, are important producers of food in our communities and the custodians of biodiversity for many of the world's ecosystems. ... Indigenous Women are the custodians and have the right to be titleholders to land. ...

(IIFW 2000)

WHAT CAN BE DONE?

- Indigenous women, in all their diversities, must be included at every level in the design, consultation, implementation and review of IFI and other development projects and policies.
- Indigenous women's unique concerns and claims, as outlined in the various declarations below, must be taken into account by civil society, governments, IFIs and other international agencies.
- Funding must be made available for indigenous women to participate in IFI project cycle meetings at national, regional and international levels.

POSSIBLE PARTNERS!

- International Indigenous Women's Forum (Global)
www.indigenouswomensforum.org
- MADRE (Global): www.madre.org
- Network on Indigenous Peoples, Gender and Natural Resource Management (IGNARM) : www.ignarm.dk/
- Tebtebba: Gender Programme (Global): www.tebtebba.org
- Enlace Continental De Mujeres Indígenas (Americas)
www.enlacemujeresindigenas.org
- Asian Indigenous Women's Network, AIWN (Asia)
www.asianindigenouswomen.org
- Innabuyog - Gabriela (Philippines) : http://www.cpaphils.org/campaigns/innabuyog%20profile__16jAUG08.htm
- Indigenous Information Network, IIN (Kenya)
www.indigenous-info-kenya.org
- Sami Council: Gender Equality (Arctic)
<http://www.saamicouncil.net/?deptid=1113>
- Chirapaq (Perú): www.chirapaq.org.pe
- Movimiento de Mujeres Indígenas del Mundo (Bolivia)
www.momim.org
- Uárhi (México): www.uarhi.org
- La Asociación de Mujeres Indígenas del Chimborazo (Ecuador)
<http://laminga.interconnection.org>

ACTION RESOURCES:

- [UNPFII: Indigenous Women](#)
UN website with links to official documents, thematic briefing notes, organizational links and gender disaggregated statistics on indigenous women worldwide.
- [UN Task Force on Indigenous Women:](#)
Links to UN activities and reports on indigenous women.
- [Integrating Indigenous and Gender Aspects in Natural Resource Management:](#) A resource and guide from IGNARM.
- [A Guide to Indigenous Women's Rights under CEDAW \(FPP\)](#)

DECLARATIONS:

- [Beijing Declaration of Indigenous Women \(1995\)](#)
- [Declaration of the IIFW \(Beijing +5, 2000\)](#)
- [Declaration of the IIFW \(Beijing +10, 2005\)](#)
- [Baguio Declaration of the 2nd Asian Indigenous Women's Conference \(2004\)](#)
- [The Manukan Declaration of the Indigenous Women's Biodiversity Network \(2004\)](#)
- [Nairobi Declaration of the 2nd African Indigenous Women's Conference \(Nomadic News Issue 8, 2004\)](#)

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- Mohanty, C. T. 1991, 'Under Western Eyes: Feminist Scholarship and Colonial Discourses'.
- Paiva R. 2007, 'Feminismo Paritario Indígena Andino'.
- Romero, N. 2005, 'Feminismo Contra el Etnocentrismo para una América Latina Democrática'.
- Sanchez C. D. 2007, 'Producing Docile Bodies: Indigenous Women and Eurocentric Feminism'.
- UNPFII 2007 (a), 'Gender and Indigenous Peoples'.
- UNPFII 2007 (b), 'Gender and Indigenous Peoples Human Rights'.
- UNPFII 2004, 'Report of the Thrid Session of the Permanent Forum on Indigenous Issues, Document E/2004/43'.

GENDER



TOOLS

Useful Gender Analysis Tools for IFI and Commercial Bank Watchers

Gender Audit of IFI Projects (23-26)

Gender Sensitive Project Analysis (27)

Gender Sensitive Sectoral and Systems Analysis (28)

Gender Sensitive Fact Finding and Community Research (29)

Gender Sensitive Policy Analysis (29)

Gender Sensitive Budget Analysis (30)

Gender Sensitive Organizational Analysis: Gender Audits 101 (31)

Gender Sensitive Writing: A How-To Checklist (32)

Gender Audit of IFI Projects: A Step-by-Step Tool*

IFI Gender Audits: A Brief Overview

What: A gender audit is a process designed to assess the integration of gender concerns into policies, strategies, programs and projects. Gender audits entail the evaluation of internal organizational structures as well as external programmatic outputs. They can be either organizational self assessments or conducted by an external consultant. Gender Audits are crucial for ensuring that policies, strategies, programs and projects adhere to global commitments to promote gender equality stipulated in international human rights instruments and standards.

Objective: The main objective of a gender audit is to guide and inform gender advocacy on the IFIs. Gender audits analyze the positive and negative gender impacts of IFI investments and thus provide leverage points for civil society to hold IFIs accountable on their promises to promote gender equality and protect women's rights. Gender audits help identify gender discrimination cases that civil society and affected communities should take to IFI accountability mechanisms, such as the World Bank Inspection Panel, the ADB Accountability Mechanism and the IFC Compliance Advisor/ Ombudsman (see 'Gender Link: accountability' for more details).

Scope: A gender audit of IFI projects may encompass project design, implementation, and/or impacts. The scope of a gender audit ultimately determines the methodology and analysis used. A gender audit of project design, for example, entails an analysis of project documents like Project Appraisal Documents (PADs), Project Information Documents (PIDs), Project Proposals and Loan Agreements. This kind of analysis is crucial for assessing early project design and can be completed with limited resources. In contrast, a gender audit of project implementation or impacts requires working with affected communities and local partners, IFI staff, and potentially government officials to assess a project's activities and outcomes on the ground. Such an analysis is often more costly and time intensive, but provides essential insight into how IFI projects affect real men and women, boys and girls, families and communities. Gender implementation and impact assessments also help civil society hold the IFIs accountable for any gender justice commitments made during project design and negotiation. The following two checklists provide step-by-step guides for conducting: 1. A gender audit of project design, 2. A gender audit of project implementation and/or impacts.

Gender Audit of IFI Project Design: Step-by-Step Checklist

1. CRITERIA FOR SELECTING PROJECTS

For an analysis of IFI project documents, several criteria may be used to select documents:

- Sector** (infrastructure, natural resources, HIV/AIDS, etc.)
- Location** (specific country or region)
- IFI** (World Bank, ADB, IDB, AfDB or IFC)
- Stage** of the project (to assess project implementation and conduct a gender impact assessment, it is important to select projects that are either completed or at final stages of implementation)

2. COMPILE A LIST OF PROJECTS

Compile lists of all active projects for the period you want to analyze by sector or country:

- Include** project name, number, approval date, closing date, amount, major sector, category and province.
- For **World Bank projects**, search the World Bank homepage (www.worldbank.org). Under 'Projects & Operations,' choose a simple or advanced search. Search by keyword, project status, region, country, etc.
- For **IFC projects**, search the IFC project website (www.ifc.org/projects). Browse a list of projects by country, document type, sector, IFC region, etc.
- For **ADB projects**, search the ADB project website (www.adb.org/projects). Search by country, keyword, etc.
- Accessibility** of project documents (many project documents are available on IFI websites, but some are not).

* This tool has been reproduced directly from the Gender Action publication 'IFI Gender Audit and Advocacy: A Toolkit for Chinese NGOs'.

3. IDENTIFY GENDER AUDIT INDICATORS

Identify gender indicators to assess the project's documents, implementation, and impacts. These qualitative and quantitative indicators measure the extent to which women's and men's concerns are integrated in all phases of the project cycle. The gender indicators used by Gender Action to assess IFI projects are:

1. **Gender Present:** Explicitly analyzes gender relations between men and women, boys and girls, throughout the entire project document.
2. **Gender Data:** Provides and analyzes gender disaggregated data.
3. **Gender Inequality:** Acknowledges and seeks to redress disparities and inequalities between men and women, boys and girls.
4. **Gender Equality:** Explicitly promotes equality between men and women, boys and girls.
5. **Gendered Impacts:** Considers the differential impacts of policies or projects on women and men, boys and girls.
6. **Gendered Outcomes:** Promotes project outcomes that benefit men and women, boys and girls equally.
7. **Gender Participation:** Promotes the participation of women, marginalized men, youth and the elderly in project planning, implementation and evaluation.
8. **Gender Differences:** Examines differences and inequalities between women and between men. Does not lump all men or all women together as single, homogenous categories.
9. **Gender Rights Perspective:** Examines gender from a human rights or empowerment perspective.
10. **Gender in Context:** Links gender relations to local and/or global political struggles, economic trends, historical patterns and/or current social realities.

Using the gender sensitive indicators, prepare a gender scorecard. A gender scorecard enables simple, systematic, comparable analysis of gender concerns within IFI projects. This is the gender scorecard used by Gender Action:

Project Name: Amount US\$: Reviewed Project Documents: Brief Project Description:	Country: Type:	Approval Date:		
Gender Sensitive Indicators	Fully Achieved	Partly Achieved	Not Achieved	
1. Gender Present				
2. Gender Data				
3. Gender Inequality				
4. Gender Equality				
5. Gender Impacts				
6. Gender Outcomes				
7. Gender Participation				
8. Gender Differences				
9. Gender Rights Perspective				
10. Gender in Context				
Score: (Green = 10 pts, yellow = 5 pts, red = 0 pts. Scoring: 100-75 pts = A, 74-50 pts = B, 49-25 pts = C, 24-0 pts = Fail)				
Grade:				
Practical Gender Needs:				
Strategic Gender Needs:				
Opportunities for Addressing Gender:				

4. REVIEW PROJECT DOCUMENTS

- Quickly scan project documents searching for gender keywords such as women, men, woman, man, female, male, girl, boy, widow, and gender.
- Thoroughly review documents to determine the following:
 - ✓ What are the **objectives** of the project? Is promoting gender equality one of them?
 - ✓ What are the **project components**? Do any of them explicitly seek to address women's or girls' needs? What about the needs of men or boys? Who are the target **beneficiaries** and are they identified by gender? Are there any project components that could potentially make life harder for women and girls or men and boys?
 - ✓ Are there measures to ensure that both men and women **participate** in the evaluation?
 - ✓ Are there gender-sensitive indicators for **monitoring or evaluation**?
- Pay particular attention to and take notes on how the following elements are integrated into project design (see 'Gender Concepts' for more information). Use the last box in the gender scorecard to record your observations.
 - ✓ **Practical Gender Needs:** The immediate, material, basic needs arising in the context of assigned gender roles. For many women, these may include needs associated with their gender roles as mothers and caretakers, such as water, food, health, etc. Do project documents address these needs? How?
 - ✓ **Strategic Gender Needs:** The long-term changes needed to advance gender equality and women's empowerment. Strategic gender needs include issues such as promoting equal rights or increased participation of women in decision-making roles. Does the project address these kinds of needs? How?
 - ✓ **Opportunities for Addressing Gender:** As you review project documents, do you note any places (i.e. policies, objectives, participation, evaluation, beneficiaries, etc.) where gender could be addressed more explicitly?

5. ASSESS GENDER INTEGRATION WITH GENDER SCORECARD

- After reviewing all project documents thoroughly and taking notes on gender needs and opportunities, use the gender scorecard to rate each project according to the gender indicators chosen (see scorecard above).
- Check "Fully Achieved," "Partly Achieved," or "Not Achieved" as appropriate.
- Use the scoring system (see scorecard) to determine a project's letter grade.
- To determine the gender sensitivity of projects in an entire sector, region, or IFI: 1. Select a representative sample of projects; 2. Review and score each project separately; 3. Average indicator and total scores; 4. Compile all qualitative notes; 5. Read and code notes for salient patterns.

6. WRITE A GENDER SENSITIVE ANALYSIS

- Review the 'Gender Sensitive Writing' tool on p.(to come) for tips on how to write with gender sensitive language.
- Drawing upon the project scores and notes, write up a gender analysis of the IFI project document according to:
 - ✓ **Findings by Indicator:** How well did the project - or sample of projects - score on each gender indicator? Give specific examples from notes to explain how the project performed per indicator.
 - ✓ **Findings by Gender Needs Met:** Did projects address both practical and strategic gender needs? How?
 - ✓ **Findings by Project Sectors:** It can be useful to produce comparative gender analyses between different project sectors (i.e. infrastructure, extractive, energy, urban development, education, health, etc.).
 - ✓ **Gender Audit Recommendations:** After analyzing a project's gender sensitivity by indicators, gender needs and sectors, make recommendations for improving the project, sector, or IFI's integration of gender concerns. Draw from notes on 'opportunities for addressing gender' to suggest specific ways projects, sectors and the IFIs can be made more gender sensitive.

Gender Audit of IFI Project Implementation and Impacts: Step-by-Step Checklist

1. SET PRIORITY ISSUES, FOR EXAMPLE:

- Assessing whether project interventions and activities have differential impacts on women and men.
- Assessing whether project outcomes benefit men and women equally.
- Assessing whether (and to what extent) women and men participate in project implementation.
- Assessing whether the project implements gender-sensitive policies and activities included in project designs.
- Assessing whether the project implements additional gender-sensitive activities not included in project designs.

2. CONDUCT FIELD VISITS TO PROJECT LOCATIONS

- Based on available financial resources, travel to each location or work with identified local partners to conduct gender assessments of project implementation and impacts. While the process may be facilitated externally, local organizations should conduct all assessments. To identify potential partners that work on gender and IFI-related themes, see the 'Gender Link' pages included in this toolkit.
- Prepare background documents, TORs, partnership agreements, and timetables for the identified local partners.
- Identify and initiate contact with in-country IFI staff, government officials and other key persons.
- Develop interview guides and checklists to be used in the meetings and interviews. For more information about conducting gender sensitive interviews, focus groups and fact-finding missions, see the section below titled 'Gender Sensitive Fact Finding and Community Research.'

3. COLLECT DATA

- Arrange meetings and interview IFI country officials and project team leaders on the ground.
- Arrange meetings with officials of government institutions and NGOs that are involved in project implementation.
- Visit specific locations where the project is implemented to see how the project operates firsthand.
- Interview or conduct focus groups with project beneficiaries and other stakeholders.

4. WRITE A GENDER SENSITIVE ANALYSIS

In addition to the steps outlined above for writing a gender sensitive analysis, it may be helpful to consider the following points when analyzing the implementation and impact of IFI projects on the ground. Ideally, gender-sensitive IFI projects should:

- Ensure there is a gender balance among project and support staff.
- Ensure local men's and women's equal access to all project information.
- Ensure equal participation of local women and men throughout all stages of the project.
- Ensure and provide evidence that both men and women are equal project beneficiaries.
- Ensure gender equality commitments are implemented and actually meet women's practical and strategic needs.
- Provide equal compensation to both men and women who lose lands and/or livelihoods due to resettlement.
- Ensure both men and women are given equal employment opportunities and equal compensation for equal work.
- Identify women's special occupational health and safety problems to ensure their health and safety rights.
- Ensure grievance mechanisms are understood, readily accessible and do not discriminate against men or women.

Limitations of the Gender Audit Process

- Limited Scope:** Time and funding constraints often limit gender audits to a desk review of project documents. While analyzing project design does enable IFI-watchers to anticipate potential gender discrimination and/or opportunities for strengthening gender equality, it cannot assess how gender sensitive a project is in practice.
- Availability and Accessibility of Project Documents:** Not all project documents are available on IFI websites. Available documents often include those pertaining to project design, whereas monitoring and evaluation reports may be more difficult to obtain. Additionally, project documents can be very technical and difficult to read.
- Availability and Willingness of IFI Staff:** It can be difficult to meet with IFI staff who lack incentives to meet with civil society. This lack of willingness can make it difficult to schedule meetings and interviews with project staff.
- One Time Activity:** A gender audit is a one-time activity that assesses ongoing projects. Except for IFI projects that are completed and closed, gender audits must be continual, periodic processes of review. Although difficult to achieve, it is recommended that projects be audited during each stage of the project cycle.

Gender Sensitive Project Analysis

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Gender Analysis Framework: The Global Development Research Center (GDRC)
 A basic, clear, easy-to-use guide for analyzing IFI or commercial bank financed development projects. Includes the following sections: 1. What is Gender Analysis? 2. Why Gender Analysis 3. Gender Analysis Framework 4. Gender Analysis Matrix 5. Some Principles of Gender Analysis. This site combines and simplifies several key gender analysis tools often used for assessing development projects and programmes for gender sensitivity.
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Gender Mainstreaming Learning Manual and Information Pack: UNDP Learning Resource Center
 The link to 'Gender Analysis' opens a comprehensive and in-depth information pack that outlines all primary gender analysis frameworks for development. Specific topics include: 1. What is Gender Analysis? 2. How can Gender Analysis and Policy be Linked? 3. What are the Main Concepts and Tools in Gender Analysis? The pack also includes an extensive list of easy-to-use resources for conducting policy, project, program, and impact analysis. Key tools include the: SWOT Analysis; Harvard Analytical Framework; Moser Framework; Gender Analysis Matrix (GAM); Equality and Empowerment Framework; Capacities and Vulnerabilities Framework; Social Relations Approach; Practical and Strategic Needs Framework. Finally, the tool includes information on men and masculinities in gender analysis.
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Gender Mainstreaming in Practice, A Toolkit: UNDP (Pages 86-118: "Gender Analysis, A Guide")
 Another comprehensive and in-depth toolkit for integrating a gender perspective in policy making and programming. "Towards this end, 'Gender Mainstreaming in Practice: A Toolkit' integrates a gender perspective into the analysis of work, home, and public life in order to improve policy-making and programming. This publication reflects the work of more than a hundred specialists, who have contributed their expertise to this collection of practical tools and guidelines, examples and illustrations. The toolkit targets public policy and development practitioners with varying levels of experience in this area; it also serves as a useful resource for NGOs and advocacy groups, students, project staff, gender specialists, and consultants. Available in English and Russian."
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Gender Research and Analysis Methodologies:
UN International Research and Training Institute for the Advancement of Women (UN-INSTRAW)
 A comprehensive set of easy-to-use gender analysis tools for a wide range of topics, including: Gender and Development; Gender, Peace and Security; Gender, Governance and Political Participation; Gender, Migration and Remittances; Gender and Poverty; Gender and Health; Gender Mainstreaming and Equality; Project Monitoring and Evaluation; Gender, Environment and Agriculture; Gender, Labour and Employment; Gender and Education; Gender, ICTs and the Media; Others. Available in English, Spanish and French.
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Intersectionality, A Tool for Gender and Economic Justice:
Association for Women's Rights in Development (AWID)
 Intersectionality is a progressive, cutting-edge tool for analysis, advocacy and policy development that addresses multiple discriminations and helps us understand how different sets of identities impact on access to rights and opportunities. "It aims to address the manner in which racism, patriarchy, class oppression and other systems of discrimination create inequalities that structure the relative positions of women. ...The aim is not to show that one group is more victimized or privileged than another, but to reveal meaningful distinctions and similarities in order to overcome discriminations and put the conditions in place for all people to fully enjoy their human rights." A clear, brief, easy-to-use tool that includes a 'How to Do Intersectionality' section and checklist.

Gender Sensitive Sectoral & Systems Analysis

-  **Gender Guide to World Bank and IMF Policy-Based Lending: Gender Action**

Checklists for analyzing the gender aspects of different development sectors can be found in 'Annex 3' (pp. 32-36) of the Gender Action publication 'Gender Guide to World Bank and IMF Policy-Based Lending' (Dennis and Zuckerman 2006). Specific gender checklists include: diagnosis of poverty; macroeconomic framework; sector strategies: agriculture and forestry, industry and tourism; infrastructure development: transportation, power and energy, telecom and ICT, extractive industries; health; education; social transfers; water. While the checklists are designed specifically for engendering country strategies and economic frameworks, they can be adapted easily for analyzing many types of development documents: policy papers, project documents, operations manuals, etc.
-  **Gender Tools for Energy Policy and Projects: ENERGÍA**

"Training packages have been designed for the training of selected practitioners (policy makers, planners and project implementers, NGOs, private sector and academia) to increase their understanding of gender and energy inter-relationships and their capacity to bring gender aspects of energy into the policy and project planning." Analysis modules include: 1. Gender and Energy Policy: the rationale and tools for developing and implementing gender aware policies, 2. Gender and Advocacy: tools, techniques and rationale for policy advocacy, 3. Project Proposal Development: tools to plan and produce competitive energy and gender proposals.
-  **Gender and Energy for Sustainable Development: ENERGÍA, UNDP, Sida**

"Designed for use development practitioners, energy planners, community groups and gender experts on ways to address energy issues at the project and policy level. The contents can be used to enhance energy projects, gender focused projects, or indeed development projects at large. Programmes and policies that explicitly address the gender and energy nexus will result in better outcomes in terms of the sustainability of energy services as well as the human development opportunities available to women and men."
-  **Mainstreaming Gender in Water Management, A Resource Guide: UNDP**

"The Gender and Water Resource Guide has been developed to assist practitioners in mainstreaming gender within the context of integrated water resources management (IWRM). The mainstreaming of gender is critical to reach the Millennium Development Goals as well as the Johannesburg Plan of Implementation. The resource guide consolidates available materials and gives a quick guide to accessing existing information. UNDP and its partners will aim to continually update the guide in order to keep abreast of new materials, information and concepts."
-  **Memory Checks for Programs and Projects: International Fund for Agricultural Development**

"Intended as a support to design teams and project planners, these documents diagnose and focus on critical issues relevant to gender and household food security." Specific 'Thematic Reminders' include: 1. The Basics, 2. Agriculture Savings and Credit, 3. Livestock, 4. Environment and Natural Resources, 5. Rural Enterprises, 6. Social and Infrastructure Constraints.
-  **Gender Management Systems Series: Commonwealth Secretariat**

Comprehensive guides containing background information and user-friendly tools for the following 'systems': agriculture and rural development; public service; science and technology; information and communications; development planning, education, finance.
-  **ADB Sectoral Gender Checklists: Asian Development Bank**

Checklists for the following sectors: agriculture, education, health, resettlement, urban development and housing, water supply and sanitation. Useful tools for holding the ADB and other IFIs accountable for their gender justice commitments!

Gender Sensitive Fact Finding and Community Research

✓ [Conducting Gender Sensitive Fact-Finding Missions, Case Example Gender Assessment of BTC Pipeline and Sakhalin II: Gender Action](#)

CEE Bankwatch and Gender Action publication 'Boom-Time Blues: BIG Oil's Gender Impacts in Azerbaijan, Georgia, and Sakhalin' contains an excellent example methodology, terms of reference, and questionnaire for a Fact Finding Mission (FFM) to document the gender impacts of the BTC pipeline and Sakhalin II (pp. 49-51). The documents cover composing an FFM team, selecting research sites, choosing respondents, conducting interviews, administering questionnaires, and observing communities. The documents also provide a sample questionnaire designed to assess the gender impacts of oil extraction in affected communities.

✓ [Community Gender Analysis Tool: Vibrant Communities](#)

"The guide is divided into three sections. Section 1 defines key concepts and provides the rationale for gender-based analysis. Section 2, Policy Development and Analysis Process, outlines a commonly accepted policy analysis process and highlights how sensitivity to gender can be integrated into this process. Section 3, Gender-Based Analysis Methodology, offers a step-by-step process for gender-based analysis."

✓ [Intra-Household Impact Assessment, Issues and Participatory Tools: EDAIS](#)

The failure to address differences and inequalities within households is not only 'gender-blind' it also leads to significant inaccuracies in poverty assessment at all levels. Understanding intra-household inequalities is therefore essential for (even reasonably) accurate measurement of impacts on economic poverty: incomes, assets, expenditure, consumption."

This easy-to-use tool has three components: *Part 1* gives an overview of the main debates, evidence and key challenges for intrahousehold assessment proposes a broad framework for looking at households within the broader context of interpersonal relations; *Part 2* proposes an integrated participatory, qualitative and quantitative methodology for looking at one key dimension: intra-household economic decision-making; *Part 3* looks at some of the implications for other dimensions of intra-household difference and inequality and particularly at how 'extractive' investigation can form the basis for ongoing action learning by communities and practitioners. Appendix 1 gives a detailed description of some possible participatory tools for intra-household analysis in the field.

Gender Sensitive Policy Analysis

✓ [Gender-Based Analysis, A Guide for Policy-Making: Status of Women, Canada](#)

A clear, concise, step-by-step guide to policy development and analysis from a gender perspective. The guide is divided into three sections: 1. Key Concepts and Rationale: defines key concepts and provides the rationale for gender-based analysis, 2. Gender-Based Analysis and the Policy Development Process: outlines a commonly accepted policy analysis process and highlights how sensitivity to gender can be integrated into this process, 3. Gender-Based Analysis Methodology: offers a step-by-step process for gender-based policy analysis.

✓ [See 'Gender Sensitive Project Analysis' Above](#)

Many of the toolkits and frameworks in this section are also designed for gender sensitive policy analysis. The following tools may be particularly helpful: [Gender Mainstreaming Learning Manual and Information Pack](#), UNDP Learning Resource Center; [Gender Mainstreaming in Practice, A Toolkit](#), UNDP (Pages 86-118: "Gender Analysis, A Guide"); [Intersectionality, A Tool for Gender and Economic Justice](#), Association for Women's Rights in Development (AWID); [Gender Management Systems Series](#), Commonwealth Secretariat (most tool links contain sectoral and systems-specific policy analysis).

Gender Sensitive Budget Analysis

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Gender Responsive Budgeting (GRB), Resource Center: UN Development Fund for Women (UNIFEM)

Perhaps the most comprehensive resource site available on GRB. This site provides accessible thematic information, guidelines, tools, checklists and manuals for every kind of gender budgeting analysis. It also provides regional and country-specific information, tools and projects.

“The Gender Responsive Budgeting website is a collaborative effort between the United Nations Development Fund for Women (UNIFEM), the Commonwealth Secretariat and Canada's International Development Research Centre (IDRC), which was launched in 2001. The website strives to support efforts of governments, women's organizations, members of parliaments and academics to ensure that planning and budgeting effectively respond to gender equality goals. The site also provides practitioners with a variety of resources, assessments and training materials on gender responsive budgeting. Finally, it aims to promote cross-regional information-sharing on country experiences and facilitates networking and collaboration amongst countries, civil society and international organizations.”
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How to Do a Gender-Sensitive Budget Analysis, Contemporary Research and Practice: AusAID

An excellent, accessible tool for conducting specific kinds of gender budget analyses. The guide outlines the key gender budget tools commonly used today: 1. Gender-aware policy appraisal; 2. Gender-disaggregated beneficiary assessments; 3. Gender-disaggregated public expenditure incidence analysis; 4. Gender-disaggregated tax incidence analysis; 5. Gender-disaggregated analysis of the impact of the budget on time use; 6. Gender-aware medium term economic policy framework; 7. Gender-aware budget statement. The guide also explains how to integrate the care economy into national accounts, engender economic models, prepare gender-sensitive public revenue and expenditure statements, and conduct gender-aware portfolio analysis.
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Gender and Budgets, Bridge Cutting Edge Pack: BRIDGE, Institute of Development Studies (IDS)

As part of the Bridging Gender and Development (BRIDGE) 'Cutting Edge Pack' series, this site contains an Overview Report, Supporting Resources Collection and In Brief for Gender Budget Initiatives (GBIs). The Overview Report contains information similar to that in the AusAID tool above. Additionally, it incorporates components about GBIs, coalitions and advocacy work, including engaging legislatures and executives to support gender budget initiatives.
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Gender Mainstreaming in Finance: Commonwealth Secretariat

An excellent manual for understanding gender and macroeconomic policy, management and reforms. Contains information about the effects of liberalization/deregulation, privatization and credit liberalization on women and gender equality.
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Engendering Budgets, A Practitioners Guide to Understanding and Implementing GRBs: Commonwealth Secretariat

An easy-to-read guide for engendering national budgets. The guide includes information on engendering economic policy, integrating the care economy into budgets, gender-specific expenditure allocations, and even a box about using gender-responsive budgets to influence and monitor the PRSP process.

Gender Sensitive Organizational Analysis: Gender Audits 101

✓ **Politics of the Possible Gender Mainstreaming and Organisational Change:**

M. Mukhopadhyay, Royal Tropical Institute & Oxfam Novib

Politics of the Possible takes an in-depth look at the experience of seven Novib partner organisations in the Middle East and South Asia who undertook the challenge of the Gender Focus Programme. It recounts their analysis of their organisations, and the routes they chose to follow. The book presents field experiences of managing the politically sensitive agenda of promoting gender equality in NGOs, and negotiating the contradictions between using Organisational Development tools and promoting gender equality.

Politics of the Possible shows how organisational change for gender equality is an integral part of gender mainstreaming processes. As a decade of evidence suggests, gender mainstreaming is vulnerable to becoming technocratic and ineffective. These seven organisations, unable to separate entirely the internal change process from their external work as NGOs, experienced a spillover of gender justice concerns into their work in the field, with a variety of programme results.

✓ **Manual for the Participatory Gender Audit: SNV Netherlands Development Organisation**

This manual, developed by Dutch NGO SNV (Netherlands Development Organisation), contains tools to carry out participatory gender audits of the organisation's programmes. It is a self-assessment methodology aiming at improving the organisation's performance with respect to gender equality and women's empowerment. All the methods used in the participatory gender audit promote self-assessment and allow workshop participants to learn how to evaluate gender equality and how to apply such objectives in their work. The manual specifies and explains the workshop activities to be carried out, proposes checklists and suggests methods, which include Venn diagrams, perception of achievement, historical timeline, interviews, gender quality tests, etc. It provides useful tools like handouts, criteria checklists, scoring sheets, which aim to support the workshop facilitation team during the interview, the workshops and the analysis of the findings.

✓ **ILO Participatory Gender Audit: International Labor Organization**

A Participatory Gender Audit is a tool and a process, based on participatory approaches, which assesses whether internal practices and systems for gender mainstreaming are effective and whether they are being followed. Participatory gender audits are used at an individual, team and organisational level to promote learning on how to integrate gender concerns throughout an institution. The International Labour Organization (ILO) began this process in October 2001 and has since expanded its audits to cover field offices, major constituents, such as the International Confederation of Free Trade Unions (ICFTU), and United Nations agency offices in Zimbabwe and Mozambique.

✓ **An Introduction to Gender Audit Methodology: Caroline Moser, ODI**

This background paper outlines the methodology used during an audit of the UK Department for International Development's (DFID) gender equality and mainstreaming work in Malawi. The audit comprised both an internal organisational assessment and an external assessment of development objectives. The auditors examined policy papers, terms of reference, and project communications, among other documents. Focus group discussions were also conducted on institutional and operational/programming gender mainstreaming issues.

✓ **Gender at Work, Organizational Change for Equality: Rao, Stuart & Kelleher**

This book presents an analysis of the institutional barriers to gender equality. It describes how to uncover the hidden values and cultures in order to stimulate and entrench new, gender-equitable ways of working. It lays out strategies and approaches for transforming organizations into cultures expressing gender equity and describes how these approaches have been applied in five separate interventions. The book concludes with an analysis of the approaches used in the five case studies and examines what can be used to create even greater gender equality in the future.

Gender Sensitive Writing: A How-To Checklist*

English speakers and writers have traditionally been taught to use masculine nouns and pronouns in situations where the gender of their subject(s) is unclear or variable, or when a group to which they are referring contains members of both sexes. But words matter, and our language choices have consequences. There is a relationship between our language use and our social reality. If we "erase" women from language, that makes it easier to maintain gender inequality. If we believe that women and men deserve equality, then we should think seriously about how to reflect that belief in our language use.

Tips for Gender Sensitive Writing:

Gender Inclusive Pronoun Options: Some ways to avoid gender bias in pronouns...

- Use "they" rather than "he" or "she" (e.g. If someone want to learn about gender justice, THEY should read this!)
- Use "she or he" or "she/he" (e.g. SHE/HE can access this gender toolkit online at www.genderaction.org.)
- Eliminate the pronoun altogether (e.g. THIS author hopes these examples are helpful.)

Avoiding Masculine Nouns: Some 'gender-neutral' alternatives to masculine nouns...

gendered noun	gender-neutral noun
man	person, individual
freshman	first-year student
mankind	people, human beings, humanity
man-made	machine-made, synthetic
the common man	the average (or ordinary) person
to man	to operate, to cover, to staff
chairman	chair, chairperson, coordinator
mailman	mail carrier, letter carrier, postal worker
policeman	police officer
steward, stewardess	flight attendant
congressman	congress person, legislator, representative
Dear Sir:	Dear Sir or Madam: or To Whom It May Concern:

When to 'Engender' Writing: Some occasions when writers SHOULD mention men, women and gender...

- When writing about 'community' or 'people,' make sure to acknowledge intra-group gender differences.
- When writing about topics not immediately associated with gender, take time to analyze the gender dimensions.
- When writing about policy, make sure both men and women's needs are addressed.

Stereotypes to Avoid! Make sure to avoid the following stereotypes when writing...

- Do not lump all women together by generalizing "women's" experiences. Account for differences among women.
- Avoid victimizing women as poor and helpless. Make sure to emphasize that women always have agency.
- Do not reinforce professions as "male" (i.e. medicine, politics, law) and "female" (i.e. nursing, education).
- Do not reinforce gendered divisions of household labor by linking men with income-generation and women with child rearing and domestic duties.
- Avoid assuming that "female-headed households" are the poorest of the poor. Many women enjoy economic independence and freedom from abuse as household heads.

* Parts taken directly from: "Gender Sensitive Language Handout," The Writing Center, University of North Carolina at Chapel Hill.

GENDER



DATA

Links to Gender Disaggregated Statistics, Demographic Data, Country and Sectoral Information

[Gender-Disaggregated Demographic Statistics \(34\)](#)

[Measuring Gender Equality: Indicators and Statistics \(34\)](#)

[Gender-Disaggregated Sectoral Statistics \(34\)](#)



Gender-Disaggregated Demographic Statistics

Statistics and Indicators on Women and Men (UN Statistics Division, DESA):

Latest statistics and indicators on women and men in six specific fields of concern: population, women and men in families, health, education, work, political decision making.

Gender Info 2007 (UN Statistics Division):

Gender Info 2007 is a global database of gender statistics and indicators on a wide range of policy areas, including: population, families, health, education, work, and political participation. It can be used by governments, international organizations, advocacy groups, researchers and others in need of statistics for planning, analysis, advocacy and awareness-raising.

Gender Stats (World Bank):

GenderStats is an electronic database of gender statistics and indicators. It is updated continuously as new information becomes available. Statistical data include: 'Summary Gender Profiles' for regions and countries; 'Thematic Data' for areas like education, health and nutrition, empowerment, political participation, employment and socioeconomic status; and 'Gender Monitoring' data for CPIAs and the MDGs.

Measuring Gender Equality: Indicators and Statistics

Gender-Related Development Index (GDI: UNDP):

Measures achievement in the same basic capabilities as the HDI (UN Human Development Index) does, but takes note of inequality in achievement between women and men.

Gender Empowerment Measure (GEM: UNDP):

A measure of agency. It evaluates progress in advancing women's standing in political and economic forums. It examines the extent to which women and men are able to actively participate in economic and political life and take part in decision-making. While the GDI focuses on expansion of capabilities, the GEM is concerned with the use of those capabilities to take advantage of opportunities of life.

Gender, Institutions and Development Data Base (OECD):

A database that includes institutional variables that range from intra-household behavior to social norms. Information on cultural and traditional practices that impact on women's economic development is coded so as to measure the level of discrimination.

The World's Women 2005, Progress in Statistics (UNDP):

This report uniquely focuses on national reporting of sex disaggregated statistics in such areas as demographics, health, education, work, violence against women, poverty, human rights and decision-making. This is the fourth World's Women report since 1990.

Gender-Disaggregated Sectoral Statistics

Filling the Data Gap, Gender-Sensitive Statistics for Agricultural Development (FAO):

This publication summarizes available, albeit limited, global and regional gender-related information pertinent to FAO's mandate. It discusses methodological and measurement issues, identifies data gaps, and highlights the efforts that are still needed to improve the availability of data necessary for a better understanding of gender issues in rural and agricultural development, particularly in developing countries.

LABORSTA, Database of Labor Statistics (ILO):

A database of global labor statistics. Most country labor statistics are disaggregated by gender.

WHO Statistical Information System (WHOSIS)

A database of global health statistics. Many indicators are gender-specific or gender-sensitive.



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