Introduction
The World Bank Group is in the process of developing a new gender strategy to address how the institution can support client countries and companies to achieve greater gender equality as a key pathway to ensure lasting poverty reduction and shared security and prosperity. As part of this process gender consultations are being conducted globally with key stakeholders to seek input on country and regional perspectives, global lessons learned and good practices to reduce key gender disparities and alleviate barriers to economic empowerment and participation.

In order to ensure the unique and challenging issues related to gender in fragile and conflict-affected settings (FCS) are included in the development of this new strategy, and in alignment with World Bank Group commitments to ensure the gender considerations emerging in FCS are appropriately integrated into future operational and analytical programming (e.g. IDA 17 commitments), consultations were conducted over two days with relevant stakeholders, i.e. civil society representatives, donor partners and private sector representatives.

For the civil society and donor consultations four primary themes identified for exploration and discussion during the consultations included: i.) sexual and gender-based violence; ii.) masculinities and male identity; iii.) peacebuilding and peace dividends (e.g. DDR, voice and agency, service delivery, etc); and iv.) economic empowerment (led by IFC). Moreover a dedicated session with private sector stakeholders also focused on economic empowerment. The feedback of the consultations will, together with other inputs, shape and inform the operational strategy, aimed at helping the World Bank Group to support countries achieve gender equality as one pathway to ensuring lasting poverty reduction and shared security and prosperity. Participants shared their experiences in particular from Somalia, South Sudan and areas of Kenya, which have experienced fragility and conflict.

This report summarises the key messages of these consultations and the report is structured under the four headings above; first the civil society consultations, second are the donor consultations and third are the consultation with private sector representatives, which concluded the two days. Prior to the summary of the consultations, lessons learned by the World Bank are noted.

Lessons Learned by the World Bank

Caren Grown, Senior Director, Gender Group, who led the consultations noted the importance of focusing on the World Bank Group’s comparative advantage or niche, as well as listing areas where the Bank has limited offerings: she posed three main questions for discussion: how the Bank Group could do more and better; what has it done well; what are thematic opportunities and challenges.
She also noted in her presentation that in the last decade the World Bank has focused much more robustly on gender issues, and has since made strides in contributing to gender equality. However, critical gaps persist. She pointed out that the World Bank Group was aware of the need to be selective as to where and how it engaged, mindful of where its comparative advantages lay and hence where it could lead, where it could support and where it would leave engagement to others. The Bank does not enter the political space as such, although it engages in the political economy. Its prime areas of focus include:

- Improving women’s health and education
- Opening up economic opportunities – not least ones that create more and better jobs for women
- Increasing the voice and agency of women

On key issues relating to fragility and conflict, the Bank team made the point that fragility and conflict affect men and women in different ways, resulting in gender-specific impacts or disadvantages that are not always recognized or addressed in mainstream conflict and reconstruction programs and policies. Furthermore, it was noted that gender disparities often reflect entrenched norms and dynamics that perpetuate inequalities and drive instability and conflict, drawing attention to recent studies, finding a statistically significant relationship between gender equality and the likelihood of states to use force in a crises, including inter- and intra-state conflicts (e.g. Mary Caprioli 2003 and 2005). It was emphasised that addressing pervasive gender disparities should be viewed as much as a security imperative as it is a development priority. The presentation also emphasized the Bank Group’s recognition of and commitment to addressing key gender issues that arise in the specific context of FCS, highlighted as a key priority within both the 2011 and 2012 World Development Reports (see slide below). The Bank further confirmed this commitment to gender in FCS as evidenced within the priorities set forward for IDA 17 with both gender and FCS as special themes, with the commitment of World Bank management to step up IDA’s gender-related commitments during IDA 17, with specific commitments in particular to improved gender-informed programming in FCS. IDA 17 further articulated commitments to increased funding for programming addressing gender-based violence in FCS.

The Bank team presented a range of examples of targeted initiatives addressing gender issues in FCS, including operations related to sexual and gender-based violence, community-driven development interventions, youth employment programming, and gender and extractives. The team further highlighted key initiatives currently working to improve understanding of key facets of the specific gender issues that arise in FCS, and also to test effective approaches to address them with emphasis in particular on impact evaluations. Examples included the Gender Innovation Lab, the Adolescent Girls Initiative, the
Learning on Gender and Conflict in Africa Trust Fund (LOGiCA) and the Global Platform to Address SGBV in FCS.

The presentation further outlined current efforts to ensure Bank’s operations and analytical work, are gender-informed across three key dimensions, including gender analysis, gender-targeted activities and gender-informed monitoring and evaluation. It was acknowledged, however, that “gender mainstreaming” is an elusive concept, and that more can be done to establish meaningful systems and incentives that shift away from box-ticking exercises and toward more effective integration of gender processes and considerations within project design and implementation.

The following sections of this report summarize the thematic presentations and the main points of the discussions.
CIVIL SOCIETY CONSULTATIONS 8th July

Thematic discussion: Sexual and gender-based violence (SGBV)

The Bank’s operational engagement in addressing SGBV particularly in the context of FCS has grown considerably within the last several years, with at least 41 projects approved since 2008 (not including analytical initiatives). To date, World Bank SGBV interventions in FCS have been largely funded by trust funds (including SPF and LOGiCA), and there is need to identify alternate modes of financing, such as IDA resources to ensure pilot interventions with proven effectiveness can be brought to scale. The team articulated a current strategy of identifying opportunities for both dedicated standalone SGBV interventions, as well as entry points for integrating targeted SGBV components into broader, relevant operations, including health, education, and forced displacement programming. See the slides below for further background.
Discussion summary points

**GBV Prevention and Sensitization:**

Involvement of a wider range of stakeholders in communications, sensitization and prevention initiatives emerged as a central point, highlighting in particular the need to engage men not just as perpetrators but as key actors in prevention and sensitization. In the context of Somalia, for example, several participants noted the need to increase involvement of religious and community leaders, leveraging their voices and influence within communities as a key mechanism for prevention of gender violence, sensitization and broader empowerment. Key harmful traditional cultural practices such as FGM and early marriage are not actually prescribed in the Islamic religion but many communities believe that is so. Clarification by religious and community leaders, as well as elders is therefore vital. Participants voiced the need to engage them as allies in advancing change and providing them with a leading role rather than treating them as source of opposition. There must be wide community sensitization in Somalia, including emphasizing an acknowledgement of the existence of the incidence of SGBV, which is frequently denied, as a means of prevention in the future.

Several participants also noted the need to include prevention initiatives, including sensitization activities, in education programming, working with boys and girls at an early age to improve understanding and awareness of varying forms of gender-based violence.

**GBV Response:**

After almost three decades of the absence of law and order in Somalia, women are vulnerable, and continue to have deep scars after receiving psychosocial counselling and medical attention. Several organizations underscored the need for multi-sectoral, holistic response services to address the multiple needs of survivors, but noted a number of challenges across varying dimensions. In Somalia communal notions and preferences for reconciliation and mediation complicate legal redress. As such community
elders or judicial actors prefer to refer survivors through customary rather than statutory structures; which often disfavour the individual rights of survivors. There are other examples of survivor’s rights being hindered by judicial processes grounded in traditional beliefs and norms, such requirements for survivors to produce multiple witnesses to support a rape allegation. In other contexts, criminal investigation of allegations of rape entrench a culture of fear or silence, asking survivors such questions as “Were you walking at night?” and “Were you wearing a short dress?” conveying a notion of stigmatization or blame onto survivors.

Related to other forms of response services, there was a long discussion on the role and effectiveness of one-stop centers (OSCs), which offer access for or referrals to multiple services including medical, legal and psycho-social support. Opinions were divided as to the effectiveness of OSCs, noting that in some contexts, and particularly in emergency or humanitarian settings, OSCs are an effective means of support due to the holistic integration of multiple forms of care that might otherwise be unavailable. In other environments, however, one-stop centers may not be a sustainable model, circumventing resources and capacity from government-led services. NGOs frequently receive funds to support and run such facilities but there is a risk that this will weaken government services to offer such responses (at least in the short term). Additionally, if an NGO were to leave, their services would no longer be available (highlighting again the problem of sustainability).

Among the range of comments, suggestions for Bank engagement included engagement on activities to empower women, including offering training in interviewing skills, and technical legal education, in addition to more traditional response services. Several emphasized the need for longer-term response programming improving access to livelihoods and income generating activities. Participants also emphasized the need for more effective mapping of services and involved stakeholders to strengthen service provision and referral pathways for survivors. A participant also mentioned the need to examine male-on-male forms of GBV, which is often unexplored or unaddressed. Finally, questions were raised about the Bank’s ability to engage in incidences related to perpetration of violations by security sector actors, such as AMISOM or other national forces in Somalia. To this question in particular, it was explained that engagement on security sectors actors is not traditionally within the realm of the Bank, and indeed often falls outside the Bank’s mandate for engagement.

**Agency and capacity building:**
The discussion around OSCs highlighted the need to strengthen the capacity of government services to response to incidence of gender-based violence.

It is also important to strengthen already existing women’s groups. (NB, there are women elders too, as in other countries.) Women’s savings groups are important to strengthen, but an unintended consequence can be increased partner violence thanks to changed power dynamics. This should always be monitored and accompanied as feasible with sensitization and awareness activities.

**Building the knowledge base:**
For greater impact there is a need to research more on psycho-social care and have a more holistic approach to helping and making a greater impact. As an example, in Rwanda after the genocide the World Bank funded survivors, yet the survivors were living with other issues that were affecting them (such as HIV/AIDS, psycho-social and emotional issues) and this led to them not fully benefitting from the funds.

**Thematic discussion: masculinities and male identity**
Programming in FCS should endeavour to integrate more effectively considerations for the male side of gender both to ensure the distinct needs and challenges confronting men, boys and particularly male youth are addressed in recovery programming, and also to engage men as partners and advocates in advancing more equitable norms to the benefit of women and girls.

Background slides:

**Male Identity and Masculinities**

- Growing body of evidence highlights critical need to engage men so as to address the entrenched social norms and power dynamics that disempower women and girls
  - Particularly critical in post-conflict context of shifting roles, responsibilities and dynamics
  - Operational engagement: testing approaches for engaging men in economic empowerment of women and SGBV mitigation and prevention programming
- Rural–Urban migration
  - How to include male youth in livelihood programs in urban areas
  - Violence prevention
Discussion summary points

Impact of conflict on men:
Participants generally confirmed that there has previously been limited attention to the normative or social constructs affecting men, particularly after conflict and that even the use of language by development partners (‘women’s empowerment’) isn’t mindful of these constructs. Several respondents expressed appreciation for the inclusion of consideration of men and male identities, noting that addressing gender dynamics is not just a zero sum game about power, but one that requires changing our communal with attention either exclusively to men or to women, but that Several respondents noted that after conflict men often suffer from damaged sense of self and “broken hearts”. After demobilisation, former combatants may find it hard to reintegrate into society and into families. Depression and trauma can result from and also contribute to and a perceived loss of masculinity. In many situations women become the bread-winners and de facto household heads. They take over the household economy, resulting in men feeling insignificant or disposable, which can in turn contribute to domestic instability. Participants emphasized the need for men and women to work together and support each other, to contribute in part to building positive male identities.

Notions of masculinity and male identity, however, are very contextual even within and across environments. Women are also often complicit in producing and perpetuating conceptions of masculinity, including problematic hyper-masculinization and militarization of male identities (citing examples from the context in South Sudan). Notions around norms may be produced in childhood and then replicated throughout a lifetime—for example, if a child is beaten by an age-mate and then cries to his mother, he may risk being beaten again for ‘not being a man’ by his mother.

Additionally, although patriarchy often endures, conflict also affects power dynamics between men, as well as between men and women, often resulting in new inequalities, including with those previously well-
placed becoming more disadvantaged. The enhanced disparities can be between rich and poor, old and young, and more and less dominant clans, as in Somalia. Several participants further noted the occurrence of intergenerational disempowerment, between age sets in South Sudan or between clan elders and youth in Somalia.

It is important to increase understanding of how men and young boys are affected by conflict, particularly as they often lack social outlets for expression and don't have people to talk to about the issues affecting them. Several participants further suggested that programming should explore opportunities to provide psychosocial care for men and boys, as well as women.

**Economic empowerment and gender dynamics:**
Beyond or in conjunction with discussion around masculinities and male identity, several participants noted the critical need to engage men more effectively in order advance positive change for women as well. Women’s economic empowerment and increased autonomy is known in some cases to lead to increased violence in the home. Men often perceive women’s increasing engagement in livelihoods or income generating activities as a threat to their position as household provider, rather than appreciating the value of the financial contributions from the women to households. Yet bringing the male perspectives into the conversation and how to engage men in dynamics and discussions around women’s empowerment, as part of a broader community or household level approach may help to avoid one-sided conversations around women’s empowerment exclusively. Several programs have tested approaches to addressing these dynamics, with the SASA model highlighted as one such example. As example, coffee production in Uganda was highlighted as well, in which improved male-female cooperation resulted in enhanced productivity and an improved grade of coffee (www.NUCAFE.org), which raised household incomes. Programmatic emphasis should be on an integrated approach focusing on both men and women.

**Engaging Men More Effectively- Improving networks:**
The group of actors collectively agree with the need to more effectively engage men in recovery and empowerment programming, particularly in the context of conflict. But there was recognition that this is an emerging area of focus and a critical need to still exists to build organizations’ capacities to address these issues. While there are a number of notable organizations and existing collaborations that exist, such as Promundo and MenCare, these actors are currently overstretched. There needs to be more consideration for how to build these networks and alliances across organizations, potentially creating space through such initiatives as the UN’s He for She campaign or through other outlets such as the African Women’s Development and Communications Network and their FemNet and Men to Men Programs.

**Thematic discussion: Economic Empowerment**
The Bank Group shared its experiences on what it has been doing on the ground, not least with the private sector: The main points of the presentation were:

Economic empowerment is the capacity of women and men to participate in, contribute to and benefit from growth processes in ways which recognize the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth.

Economic empowerment increases women’s access to economic resources and opportunities, including jobs, financial services, property and other productive assets, skills development and market information.
The WBG is working to include both men and women in private sector development as leaders, consumers, employees, suppliers and community stakeholders and to better understand what works and what doesn’t through the work of the Gender Innovation Labs in particular around the topic of women entrepreneurship.

Women’s economic participation and empowerment are fundamental to strengthening women’s rights and enabling women to have control over their lives and exert influence in society. They need to develop “The three Cs”: Confidence, Capability and Capital. Their non-financial needs must be taken care of alongside their financial ones (and banks need to appreciate the need for both needs and be able to meet them).

In South Sudan, the World Bank Group (IFC) is working with Equity Bank, where financial products have been designed specifically with women in mind. The World Bank Group co-financed the scheme and helped segment the products. Equity Bank selected the SMEs, targeting 300 of them, but within six months working with 500. Now 1,500 are targeted.

Access to insurance is also important, and an interesting micro-insurance scheme was described, and another involving micro-leasing, with a case in Tanzania providing a good example. Women were empowered to lease juice-makers, photocopiers and the like, enabling them to enhance their revenue generation and productivity.

Land ownership is a key issue for women, as it is difficult for women to acquire land in some states without the assistance of or consent from the men. Women conduct 60-70% of farm labour, but without access to land collateral it has been hard to support them. It’s good to bring the men in too. NB the special circumstances relating to the widespread existence of community owned land.

Women have been introduced to land ownership through Bank Group initiatives. Women’s investment groups were formed, negotiating loans from banks that would acquire land and sell portions to individual women such as in Tanzania. Women’s groups have been involved in land ownership schemes strictly for women and once purchased registered only to them.

Discussion summary points

Micro-leasing:
The introduction of micro-leasing through SMEs and support from the Bank Group would help to economically empower women, who would be able to start their own businesses without needing collateral from men who are often owners of the property. Also place emphasis on access to un-secured loans without collateral. This would help women to access funds and hence start business and launch projects that would generate income to support them and their families. It would be good to promote safer cross-border trading opportunities for businesswomen, noting that this comes with its own security and other challenges for them (harassment, discrimination etc). Promotion of further micro-financing opportunities in fragile states would give access to funds and empower women.

Barriers and access:
It is about creating just and equitable societies. Women often face discrimination and persistent gender inequalities, with some women experiencing multiple dimensions of discrimination and exclusion, because of factors such as culture and religion.

It was noted that if Somali women are financially supported, they would transform their livelihoods. They are very ambitious and would support the whole family by taking the role of the bread winner in the home. They are known for being great entrepreneurs and are bold in running businesses.

The importance of working with Chambers of Commerce and to create peer learning opportunities and a sense of community came out strongly during the discussions. Women tend to feel more isolated than men during and post conflict in performing their economic roles.

The issue of access to technology has been discussed with participants stressing the fact that women frequently don’t have the same access to mobile phones than men. However, digital outreach was seen as vital to connect women to access to finance. The session also brought out the need for considering women’s economic roles not only post conflict, but also post natural disasters. It was emphasized that lack of energy access for example during extended periods of conflict or natural disasters can ruin a business as generator costs are unaffordable. Finally, it was stressed that lack of security impeded on women’s access to information and markets.

Participants recommend that the WBG work closely with the private sector on value chain development including a focus on closing gaps between women and men regarding value chain opportunities. Women were frequently lacking mobility and advanced working capital to be able to participate in positions higher up the value chain. Some of the women might be able to take on higher paid roles while men are absent fighting, but when men come back, they often feel entitled to their economic roles and women lose out.
**Thematic discussion: Peace Building and Peace Dividends**

Gender issues have generally received low priority in peace-building, and the role of women as peace-builders in the processes has been neglected, in spite of UN SCR 1325, which was passed in 2000. Women participation has been difficult in part due to cultural and social barriers. Commonly, the “First things first” argument has relegated gender issues to later focus when working on peace and political settlements. This argument and approach should not be promoted, as gender equality must be a key priority.

Although the World Bank per its mandate does not engage in politics, the institution works in the space of transition from conflict to post conflicts. The below slides give a first snapshot of World Bank engagement in the past.

**Peacebuilding and Peace Dividends**

- Despite existence of UNSCR 1325 and other related frameworks, limited focus on gender dimensions of political and security arrangements and limited participation of women in peace and state transformation processes.
- Sits at the table for women: Key role of other development partners (UN, bi-laterals) to promote inclusion of women in peace negotiations.
- Gender and Demobilization and Reintegration: ensuring integration of gender-sensitive programming in demobilization and reintegration operations and addressing distinct needs of male and female ex-combatants. Examples:
  - Support to National Commissions of D&R programs in Burundi and Rwanda to strengthen capacity on the implementation of gender-sensitive activities.
  - In Rwanda, additional support for livelihood development for female ex-combatants through Vulnerable Support Window.
  - Development of Gender and D&R module with UN and African Union.

However, the Bank team also presented a more comprehensive engagement by the World Bank in peace and statebuilding, in which gender equality plays a key role. Along with 46 countries and international organizations the World Bank signed in in 2011 in Busan a framework for fragile states to exist conflict and rebuild their countries.
emerging from Busan and to which the Bank is a signatory, establishes a foundation of five peace and statebuilding goals of which Goal 1: legitimate politics speaks to women’s participation in political settlements. Inclusive political processes are key to legitimate politics and the participation of women and promotion of gender equality are paramount to sustaining peace. The higher the level of gender equality a society enjoys the more likely it is to sustain peace (see Erik Melander: Gender Equality and Intrastate Armed Conflict. International Studies Quarterly, Vol 49. 2005). Also Goals 2 on Establishing and strengthening people’s access to security; Goal 3 on Addressing injustices and increase people access Justice, Goal 4 on Economic Foundations and Goal 5 Revenue and Services, all integrate gender equality and empower as a crosscutting theme.

Peace-building and state-building are closely associated and run in parallel. In both processes and in particular in state-building in countries that come out of conflict, long-term policies are shaped at the crucial transition stage, when constitutions are re-drafted and state systems and public policies are redesigned. These processes go beyond the short-term peace negotiations and extend toward longer-term peace dividends for which due attention to gender equality and targeted policies are paramount.

While technically an apolitical institution, the World Bank does engage in the political economy of FCS. However such engagement is challenging and how to do so more effectively is often uncertain. As an example, the Bank did engage in the National Dialogue Conference in Yemen in 2013-14, using its significant technical expertise and convening power. Together with the international community it was stressed that youth and women’s voices must be central to the recommendations and in implementation. In transitions the UN and the World Bank play important roles in creating space for the voices of civil society and their voices to the table in political transitions Additionally, the Bank can further leverage its technical analyses and assessments to inform debate and dialogue surrounding negotiation and hearings around constitution drafting, establishment of conflict resolution mechanisms and long term economic policies to ensure that gender considerations are duly embedded. More programmatically, the Bank has engaged in operations related to demobilization and reintegration, and in particular has pursued initiatives to improve operational attention to the gender-differentiated needs of male and female combatants. Notable examples include gender mainstreaming and capacity building initiatives in Rwanda and Burundi, including development of gender actions plans and technical guidelines for gender mainstreaming,
technical trainings for ex-combatants on gender-based violence, tailored social reintegration initiatives for female ex-combatants, and communications programming on gender and women’s issues.

Discussion points

Strategies for gender equality in statebuilding:
This session raised a number of questions about the Bank’s potential to contribute to peace- and statebuilding, perhaps not linked explicitly to political processes, but through alternate channels that may have an impact on national-level dialogue. Participants asked whether the Bank can play a role levelling the ground for electoral processes, noting the scenarios in Africa where elections are perceived as counterfeit and where men and women are unable to participate equally. Women in particular, but also marginalized men, lack access to a platform and to resources that would enable engagement in the political realm. Even for those who have attained representative office, effective participation remains elusive. In Somalia, for example, nearly women occupy a quarter of parliamentary seats, but they are often marginalized and have limited ability to influence legislative processes in the face of more united male opposition. In Somalia there is no financing, no political support, and no support from the clan/ethnic group decision makers. There were some past efforts, to forge a ‘sixth clan” to improve women’s participation, but the process ultimately yielded little political space and was never formalized or recognized. There were also challenges in consolidating a common agenda for women to pursue with a unified voice. There must be strong commitment for women to be influential in state-building and to participate in political decision-making.

Several similarly asked to what extent civil society or community-level processes can be supported by the Bank to improve women’s voice and local level empowerment. Looking at land reform processes in Rwanda or Sudan, for example, questions were also raised as to what the Bank can do to strengthen land reform processes to improve in particular women’s access to resources. When engaging in New Deal processes, some participants recommended the Bank undertake gender-responsive budgeting and accounting.

Strategies for gender equality in peacebuilding:
Participants offer several considerations for strengthening gender equality in peacebuilding initiatives. Several cited working with civil society organizations as a critical grass roots mechanism to improve advocacy and voice. One participant noted findings from a comparative study examining gender and peacebuilding achievements across 9 findings, highlighting among other interventions the effectiveness of creating spaces for female peace activities to come together, including across borders, to share learning and best practice on how different groups have navigated peace processes. One important venue for women’s political empowerment may further include regional bodies such as IGAD and the AU, through its Peace and Security Commission.

Other recommendations included embedding more rigorous gender analysis as part of diagnostic and analytical activities. This may include, for example, conflict and fragility analyses, to illustrate better how peace and statebuilding initiatives might influence power dynamics and/or access to systems of greater inequality. In Somalia for example, there is a need for strategies that enhance men’s access to resources and particularly marginalized men (in additional to women) in order to reduce competition and supremacy of certain groups that continues to drive violence and extremism.

While the Bank may be limited in its engagement, it can also still leverage its convening power to collaborate with a number of partners with gender programs addressing political participation, such as UN
Women. Efforts can also be made to ensure that opportunities for social development and gender equality intersect with Goal 16 of the new Sustainable Development Goals for peaceful and inclusive societies.

Following the thematic discussions participants summarised general points on role of the World Bank in promoting gender equality and women’s empowerment in fragile, conflict-affected and violent settings:

It was well noted that the World Bank pays attention to FCS issues—although not reflected in current strategy – however that more can be done, and the new strategy’s inclusion of fragility, conflict and violence is very relevant. Several concluding thoughts by participants included that the World Bank assist in:

- Increasing access to resources for marginalised men, as one way of reducing the risk of violence.
- Creating space for women peace activists to come together – nationally and internationally. Women’s international fora can allow them to share experiences on their challenges and how they have overcome them.
- Mediating between the global bigger picture and local issues on the ground.
- Supporting Ministry gender specialists, who often are isolated and neglected. The Bank can help them build technical expertise, and provide resources for developing diagnostics, analysis and impact evaluation.
- Realising the important role the institution can play in the political space in transition contexts.

Furthermore, recommendations for inclusion in the new strategy entailed:

- Inclusion of a section on the need for gender sensitive budgeting and framing
- Establishing clear indicators and monitoring frameworks
- Institutionalizing gender awareness and understanding throughout the World Bank
- Recognizing the importance of specific power dynamics (horizontal and vertical) within analytical work to inform planning and design (including target setting with indicators), and monitoring and evaluation
- Recognizing the need for complex analysis and evidence-based research (eg on power sharing)
- Supporting greater engagement of civil society (increase capacity building for them)
- Reflecting that the WB is a powerful institution for holding governments accountable for their commitments, especially through established monitoring indicators – what are consequences – clear indicators
- Clarifying the role of World Bank in peace and state building processes
- Understanding that while the Bank is developing a corporate framework for gender, the implementing approach must be country-led.
Welcome and introduction
Caren Grown, Senior Director, Gender Group in the World Bank, welcomed the participants to these consultations to review the Bank’s strategy on gender, and particularly how the Bank should move forward in addressing key gender issues in fragile and conflict-affected situations (FCS). She looked forward to hearing their input on country and regional perspectives, and to sharing global lessons learned and good practices to reduce gender gaps in such environments. She also wished to hear contributions on where the Bank could do more and better, capitalizing on its comparative advantages, and also on where it has done well. It is important to identify how the division of labour should be organised. The day’s inputs would shape and inform the operational strategy, aimed at helping the World Bank Group to support countries achieve gender equality as one pathway to ensuring lasting poverty reduction and shared security and prosperity. She emphasized however that while a global framework is needed, this by no means implies a cookie-cutter approach. Rather, a decentralized one, noting that any programs must be sensitive to the unique national and sub-national political economies and cultures, and agreed with the government clients.

It was noted that the Bank’s primary areas of focus are:

- **Promotion of economic opportunities**: more and better jobs; and asset ownership, control and access. This typically focuses on finance and technology, including where they are related
- **Better education opportunities**: noting that in cases there is now a reverse gender gap, with men at less than 50%
- **Improved health**: with much focus still on first generation issues such as maternal mortality, life expectancy and HIV/AIDS
- **Support for endowments**

A good example of an area where the World Bank has a comparative advantage is in mass transit projects in Rio, Mexico City, Morocco and Tunisia. Security aspects were considered as part of the initial design. It was observed that women were not using the facilities to the same extent as men, and so lighting was improved; physical spaces were designed more sensitively; and call centres, kiosks and one-stop shops were introduced. As a result usage improved, and increased revenues accrued. An important point to note was that the initiating impetus was not gender equality per se, but the desire for increased usage and revenue.

The Bank Group team drew attention to the 2011 and 2012 WDRs, noting the emergence of linkages between development and security considerations; acknowledging the difficult challenges for women in recovery programming; and laying out the Bank’s relationships with its partners. The team noted the increase in operational programming addressing gender issues in FCS, as well as attention to ensuring gender-informed strategies and opportunities.

Discussion on “Gender mainstreaming”
The Senior Director fielded a preliminary discussion on the notion of gender mainstreaming, suggesting it is often an unhelpful concept, having remained as a process of ticking boxes and conducting headcounts, without evidence of positive change or results as a consequence. Those involved with promoting the gender agenda need to be more specific and more selective, focusing on areas where initiatives are likely to pay off or where key gaps and opportunities are identified. A current challenge for development actors directly engaged in gender programming is to get their political, diplomatic and economic colleagues to operationalize gender in a meaningful way, moving the question from ‘why’ integrate gender into
programming to ‘how’ to do so more effectively. There is a continued need for capacity building, sharing knowledge on what does and does not work, emphasizing the need for more rigorous analytics and evaluation to build out the evidence base of effective approaches to ensure future programming reaches as wide a range of individuals as possible.

When asked what the ambition for gender programming in 5-10 years might entail, several responses included:

- Enhancing economic empowerment and ensuring equality and empowerment become more central and regarded as a critical peace dividend.
- Ensuring gender programming becomes more evidence and results based, with program designs being changed to deliver improved outcomes.
- Doing development differently: learning, unlearning and relearning flexibly and continuously, and integrating the learning into programs.
- Moving beyond handling the symptoms or outcomes of facets of GBV, such FGM, and to move toward addressing the underlying cultural dimensions.
- Moving away from the ghettoization of gender issues, which are often relegated to gender focal points with no real mandate, into more mainstream discussions with a focus on pragmatic and practical solutions.
- Moving toward a results-based world where the evidence of effective programming and outcomes influence the design and development of future projects and ultimately improve outcomes.

**Thematic discussion: Sexual and gender-based violence**
The session was premised with the notion that Bank is not likely to become as large a global leader in GBV programming as organizations like WHO or UNFPA but that the institution does enjoy certain comparative advantages that enable it to make an important contribute to the issue particularly in the context of FCS.

**Discussion points**

**Role of the World Bank in GBV Programming:**
Several organizations noted the Bank’s comparative advantage in analytics, knowledge and learning related to GBV but emphasized the need to do more to leverage emerging data to inform future programming and frameworks. Several participants highlighted the joint UN-WB GBV survey currently underway in Somalia and how it serves to fill a critical gap in data, while also advancing the need to ensure findings are subsequently integrated into emerging interventions. Participants also noted to go beyond more traditional surveys to capture triggers and drivers of harmful practices, such as early marriage and FGM, in order to influence more effectively policies and programmes.

Participants further noted the need both for short-term emergency response services but also for longer-term recovery interventions including livelihoods and economic empowerment support (which can also serve as a mechanism for prevention). Responding to comments by the group that effective response interventions require a holistic, multi-sectoral approach, one participant noted that the Bank is actually an effective convener in this respect, citing the Bank’s part in coordinating and leading multi-sectoral HIV/AIDS projects in the context of Kenya. Critically, there is also a need for more attention to prevention interventions, as most SGBV activities to date in Somalia focus primarily on response services.
Further areas of exploration for World Bank analysis include resource competition, political violence, border disputes, cyber-violence and extremism (including with women as perpetrators).

**Influencing Behavior Change.** A significant proportion of the session revolved around dynamics related to social norms and the potential for meaningful behavior change. While current initiatives to collect data and conduct surveys are critical, more in depth understanding and research is needed to understand underlying drivers and dynamics that perpetuate GBV and other harmful practices, as well as to investigate what can be done to change behaviors at the community and household levels. While several participants noted that behavior change can be a longer-term, often times generational endeavors, others present emphasized that with rigorous analytics, theories of changes and measurements, behavior change does not necessarily need to be a long-term endeavor. Critically, young people are key to changing norms and behaviour, where, in the context of Somalia, for example, 70 percent of the population falls under the age of 30.

Importantly, the World Bank’s strength in data gathering and analysis is also helpful in supporting the programming emphasizing norm and behaviour change. The Senior Director noted that there will likely be a stronger theory of change articulated within the gender strategy, referencing a growing body of work emphasizing the implications and potential of behavioural economics to influence development programming. This has been highlighted more recently in the 2015 World Development Report addressing “Mind, Society and Behavior.” One example of how norms can change quickly noted during the session was the example of Bangladesh, in which economic liberalization in the 1990s contributed to an influx of women into the workplace, subsequently contributing to a rise in the average age of marriage from 14 to 18 years of age. This example is particularly illustrative of how norms can change as connected to economic drivers.

As articulated during the civil society consultations, the need for engagement with religious and community leaders is critical for advancing change. In Sudan, for example, religious leaders were engaged to announce a Fatwa against FGM practices in some communities. In some situations external religious leaders – including from Egypt and Sudan have been brought into Somalia to change perceptions of what is and is not in the Quran.

Implementation of interventions such as those related to behaviour and norm change requires development partners to operate outside their usual boundaries of comfort and to adopt a degree of flexibility in assessing a program’s degree of success of failure. Such programming, which can often take time, may not align with timescales and indicators of progress of more conventional development programs.

Another mention of Bank’s comparative advantage is to look at the agenda around jobs and asset ownership and incidence of gender-based violence. Evidence across multiple contexts demonstrate the connection between women’s increasing economic empowerment and increasing rates of violence, particularly intimate partner violence. As the Bank works to expand its interventions related to economic empowerment, these linkages with factors of violence need to be considered. And the interconnectedness of these issues underscores the need to look across a portfolio of activities to see where potential projects across sectors could contribute to addressing GBV.

**Thematic discussion: masculinities and male identity**
Discussion points

Why Engage with men and boys:
Several participants noted the need to bring more attention to the barriers and constraints affecting male populations, and to find a balance in programming targeting men and targeting women. Several noted that men often confront their own vulnerabilities, including vulnerability to exploitation or recruitment and that in the aftermath of conflict they may resort to negative coping behaviors such as alcoholism or chat addiction. There is a need to work around the tendency to put notions of masculinity and femininity in opposition, and to think through more rigorously how to bring the male perspective and identity back into the conversation around gender. Building the research and knowledge agenda on issues around masculinity is one potential avenue.

Caution was however raised about how to appropriately frame the discourse to avoid potential presentation of a zero sum game in which attention to men and notions of masculinity and identity may take away from attention to women’s distinct needs and challenges. Or similarly how to pursue paths of empowerment for women without contributing to perceptions of men’s disempowerment, particularly in the home (which may have negative implications for household level violence).

One key opportunity raised for further research includes broader discussions around economic engagement and migration. Economic migration, often linked to human trafficking and smuggling is a significant issue in many countries and the default of many organizations is to examine those challenges through the lens of the female experience, despite the fact that men are also often subject to severe violations as well. Male trafficking or smuggling may indeed be considered a rite of passage for many men seeking economic opportunities but they face numerous protection challenges as well. There is a strong connection between migration, access to opportunity and male identity—in many instances men undertake harrowing journeys at high personal risk in search of economic opportunities and are often unable to return home for fear of losing identity as a provider.

How to engage men and boys:
Participants noted the need for further research and analytical to understand male issues across multiple dimensions. For example, issues of exclusion track across gender dimensions, as in Somalia where men and boys in minority clans are largely marginalized by the broader community. There is limited understanding of the implications of these factors of exclusion. The recent report commissioned by the Bank examining the impact of war and conflict on men and boys is an important start in examining these challenges, but the next step must be to look at the implications for households, communities and other related areas. Other areas of research could include investigation of the link between culture and religion and masculinity. Emphasis was raised again on the need to work with religious, community and political leaders, particularly in order to pursue programming that attempts to respond to these entrenched identities and to promote norms or behaviour change. Another area of potential development includes private sector engagement and looking at advertisements and messaging, and how the private sector on the one hand often serves to perpetuate gender stereotypes but on the other could be leveraged to advance alternate norms.

Other areas of exploration, particularly in the private sector, may include use of technology and how to expand business value by looking at various consumers and end users, both male and female. One study on mobile phone use highlighted that there are 300,000 fewer female users, resulting in a loss in revenue of $13 billion. This example demonstrates how concrete data can be leveraged to improve potential access opportunities lie for both male and female actors.
Family-oriented programs are an important consideration when reintegrating male demobilized combatants. Non-state armed groups perpetuating low-level conflict are a continuing challenge. New research is emerging on how families pay a key role in the socio-economic reintegration of ex-combatants and more needs to be done to pilot family- or household-oriented programming.

**Thematic discussion: Economic Empowerment**

IFC made the following points in the presentation:

**Leadership and workforce diversity** – including capacity building, up to board level; peer learning, policies on sexual harassment, sponsorship, wage gap reduction etc.

**Supply chain and entrepreneurship** – micro-leasing, ease of doing business (including for women), financial access (collecting data on women-owned businesses, hosting conversations...), transiting from the informal to the formal sector, access to technology and peer advice.

**Consumer access:** Working with Banks on building their understanding of the women’s market through diagnostics, product tailoring, marketing, gender sensitivity training of bank staff etc.

**Infrastructure development:** Working with companies in male dominated industries to recruit and retain more women in their workforce. Specific efforts are underway to work with the extractive industry in particular on ensuring that both men and women bear risks and opportunities more equally.

**Discussion points**

**Empowerment:**
In fragile state most women are care-givers and it is difficult to economically empower them due to conflict and lack of resources. It is hard to provide access to business services and start up grants. But some fortunate ones get support from relatives and are able to start informal businesses.

Empowering a woman is empowering a family. It is important to find ways to formalize business and create opportunities for growth. In a study on women’s economic empowerment by ILO, the EU and UN Women it was seen that because women are heads of households, carers and do business, it is hard for them to grow their small operations. It is important therefore to engage opinion leaders and increase their awareness of the importance of women’s economic empowerment. Equally significant is the need for women to gain representation in influencing the business environment, through leadership in cooperatives, associations etc.

Participants warned that if women are too empowered and taking the responsibility of the man led to him not doing his job and he becomes a dependant. A balance must be found.

The WBG/IFC took women form South Sudan to experience the Tanzanian Women’s Bank and how it helped women with no collateral – the bank bought land and sold portions to its women clients.

**Labour market inclusion:**
Somalia (as an example) is a fragile environment and this is a great challenge for women, as increasing the quality and number of jobs offered to women is hard. People with disabilities in fragile states like South Sudan are being integrated back into society, and they should be economically empowered. Are women with HIV or with disabilities or with mental health issues being left out? (A good example was quoted of the blind being trained as masseuses. And IFC has been promoting policies and programs for companies on HIV.) Big companies can create a market approach as done previously in Kenya by empowering youth to market products, linking them with micro financing so they can purchase the products and sell them for a profit.

Women must be helped to transition into the formal economy, by engaging with Chambers of Commerce and other development fora. The requirement in Kenya for 30% of procurement be taken by women and youth is hard to implement – at least for other than commodity purchases low on the value chain, e.g. stationery. (Are some expected to offer sexual favours?) How can they be helped to go for bigger volume transactions?

Business Edge is a capacity building tool, which has been used by Heineken’s distribution network of small businesspeople, e.g. to help them manage their stocks. Micro-franchising has been used by e.g. Kenchic and a hair extension company. Serena Hotels has been supporting local women’s groups to supply it with larger regular volumes of tomatoes, up to Shs.200,000 per week, by coming together.

Participants highlighted the need for holistic interventions that include social well-being in addition to economic opportunities. IFAD stressed the need for engaging the entire household and provided examples from Uganda.

Farm field & Life Schools were also highlighted as a good way of building capacity of entire communities and FAO shared project examples in this area.

IDLO developed a human rights based approach to women’s economic empowerment and offered to share that tool with others.

Participants recommended working with media outlets to ensure that women are not portrayed against men or as victims only.

Importance of GBV and its impact on women’s economic empowerment was brought up by several of the development partners and the need for companies to address this issue appropriately.

**Thematic discussion: Peace-building and Peace Dividends**

**Gender issues in Statebuilding:**
State-building is key for generating long term peace dividends – for both men and women. But too often the peace dividend takes little account of human or women’s rights. The international community has a role to play and should be coordinated and aligned in emphasising the importance of gendered legal frameworks and policies. In the context of Somalia, the New Deal process was perceived by some as a failure in ‘gender mainstreaming’ noting that aid flow analysis in Somalia indicated that most aid resources addressing gender issues are concentrated or in PSG 5. The international community has recognized this challenge and is trying to course correct, but the gap still remains.
Mandatory gender representation through formal rules in many countries has not necessarily been matched by actual power shifts. Culture and social change take time, and while the Bank may not be involved in national-level political discourse per se, there are linkages between norm change and social and economic empowerment at community-levels where the Bank can play a role that have important implications for voice and agency moving forward. There needs to be wider recognition of the link between discussions around inclusive politics (PSG 1), where the Bank plays less of a role, and issues around opportunity, skills development and fostering empowerment and access to spaces for discussion and engagement at the grassroots level where the Bank can and does engage. The question of whether gender responsive budgeting in a good idea was raised, however the Senior Director noted that there has been a lack of proven results so far. An alternate approach worth pursuing may be results and performance-based approaches and/or to work through alternate networks, including for example through a UN Women-World Bank community of practice with Finance Ministers.

Following the thematic discussions participants summarised general points on role of the World Bank in promoting gender equality and women’s empowerment in fragile, conflict-affected and violent settings:

- The Bank’s analytics and knowledge agenda is a key comparative advantage in the international space and the Bank should continue to carry out thorough contextual analysis to improve understanding of the complex and nuanced realities within FCS.
- Data collection and evidence generation are also vital, leveraging rigorous data collection and evaluation to contribute to piloting, targeting and assessment of effective practice.
- Ensure partnerships and appropriate and synergistic division of labor between the WB and other stakeholders, including country level gender groups. The Bank can also facilitate a comprehensive cross-cutting view on gender equality and empowerment (“break the silos”), with gaps and issues identified – but it is of no use unless what is agreed is implemented and more effectively measured.
- The strategy needs to have a strong Theory of Change, and include an emphasis on outcomes.
- Future research initiatives should include such issues as related to behaviour change, radicalization, informal finance, and gender implications of urbanization.
The afternoon session was managed by Henriette Kolb, Head of Gender, IFC, and a good proportion of the participants, from Somalia, including Somaliland, Puntland and Mogadishu; South Sudan as well as Tanzania, were linked in to the meeting by video-conferencing from Dar es Salaam, Tanzania. Further representatives, from Burundi, were physically present in the Nairobi meeting. (The list of participants is attached.) The sectors represented were insurance, finance, tourism and minerals.

The structure of the session was for the private sector women each to speak about their experiences, including how they had overcome obstacles on their path to success; their relationship with IFC; and their suggestions for further support and what they saw as the role of the World Bank Group – not least in the areas of research, advice and lending, and in supporting women’s banking, women in Chambers of Commerce and in other business and professional associations. How too should it engage with partners in SGVB; in masculinity and male roles; and in peace-building.

- **In Tanzania** the Women’s Bank has proved to be an important enabler, in a country where land ownership by women is new, and so they lack collateral; where women lack know how on building businesses to larger scale; where the value chain in agriculture is not well developed; and where interest rates are high, more so in micro-finance institutions.

- **In South Sudan** the challenges are similar, with access to finance being a major issue. IFC has done a wonderful job with capacity building and bringing women together, so they can engage in business more effectively. They need to have access to more information, so they “can be someone”.

- **The situation in Somalia** is also similar in nature, but the setting is more delicate and difficult, with a fragile government. Women are typically the home’s breadwinners, sending the family’s children to school and taking care of their health. Some women sell petrol by the roadside, but not only is the large scale importation business in the hands of men, but as the market has been expanding men are now hijacking the distribution business too, which were formerly held in the hands of women. Women traders need to be empowered, or they will go out of business. The same applies in the sugar business, with the men importing and the women trading.

- Women are active in small scale farming, but they work in hardship, with hoes, and lack new technologies. They need training in entrepreneurship so they can expand and begin getting contracts from the likes of the government and the UN. But they are so busy with their trading that they have no time to share information – unlike the men, who spend much time just talking politics on restaurants.

- How can women organise themselves? How can they be helped to keep and manage money? When security declines and organisations pull out economic activity goes down and the women suffer. But it would be good if economic activity could continue.
• In Somaliland education for girls would be important, holding them back from early marriage. The business sector is not exploited by women, who cannot compete with men. They are just able to make enough to pay for their children’s needs and for food. They are ignorant and lack rights, and they need to have their skills built.

• In the case of mining in Tanzania, there is money for projects, but how can it be used, as the women are scattered? IFC supported ten women who came together, and they have invited others. The women lack the needed technology for mining, despite having been in business for many years. The government offers some support, but not enough.

• Technology and capacity building can help stimulate value addition, including in supporting cross-border trade. There is also a strong link between economic empowerment and political participation. But politics are expensive, and so difficult for women to engage in.

• Work with the Tanzania Chamber is part-time, and subscriptions cannot cover the overhead costs. So sustainability is hard without extra financing. The need is for a strong office that can carry out effective advocacy and work at resource mobilization.

• Being in the construction industry is not easy in Burundi. Before the early 1990s there were no women in business there. Then men became so busy with politics that women began trading, including across the border into Uganda and Kenya, and on to Dubai. They began forming associations, both in Bujumbura and upcountry, and this has been very successful. They are now well known, and participate in government meetings. But it is still difficult to access land or finance, but microfinance institutions have now been established and this has helped though the loan size is too limited.

• Associations need further strengthening (IFC has been supporting them with developing their strategic plan and in building capacity), so that women in business can continue to progress – as men still dominate. How can they access more funds, and how can the mentality be changed? How can a women’s Chamber be established? Women don’t own land, so men are favoured with getting loans. Now the economy is “on stop”, so how can one pay wages or repay loans, with the little remaining capital being run down? It’s the same for men, but women are responsible for the family, putting extra pressure on them while the men deal with the politics.

• In 2011, $150,000 was made available by IFC to act as a guarantee for financing women entrepreneurs, and this has been leveraged to provide $600,000 of credit that are supporting 60 projects.

• All this is fine… until problems hit, whether man made or natural disasters such as the recent floods or when the market burned. Women are much more affected when such things happen, and this is the case now with the political instability, which has generated fear among the people. People are afraid to work and many have left the country.

• Marie Louise Kamikazi, the Managing Director of micro-finance institution WISE (Women’s Initiative for Self-Empowerment) hoped that the political situation will calm down, and hoped that the World Bank Group would be able to offer a revolving fund. Meanwhile the women are coming to the bank not to repay but to seek new credit. If this can be organised they will be able to look
to the medium and longer term. The IFC representatives agreed to meet after the end of the consultation session to consider who they may assist.

- In conclusion, women cannot grow their network or acquire the needed IT systems without strategic partners to inject capital and expertise. IFC must stay and help them go to scale, so they can move up the value chain – e.g. with the petrol and sugar businesses in Somalia. They must continue strengthening the associations and linking them with each other. And their initiatives must link in with security considerations, mindful of what happens when security declines.