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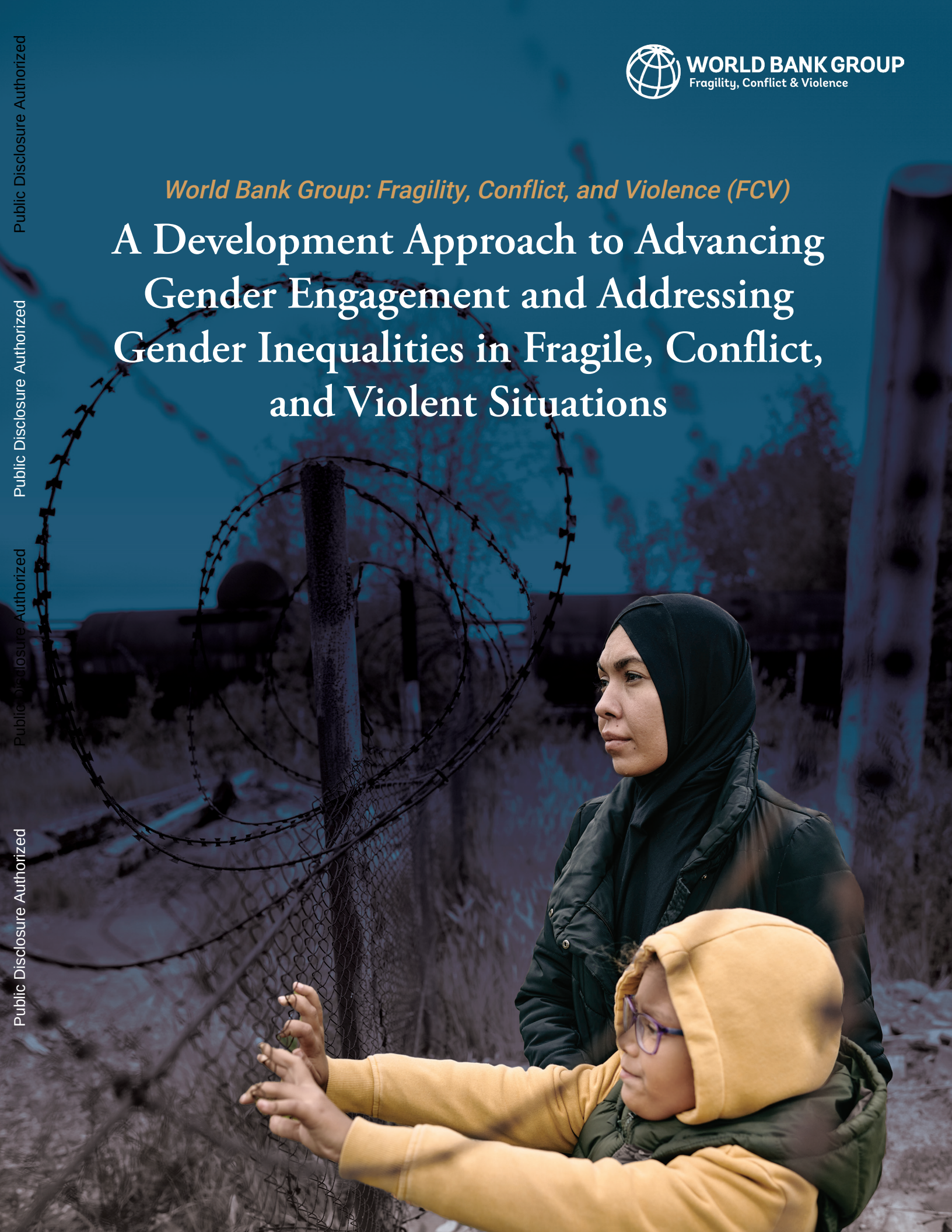
WORLD BANK GROUP
Fragility, Conflict & Violence

World Bank Group: Fragility, Conflict, and Violence (FCV)

A Development Approach to Advancing Gender Engagement and Addressing Gender Inequalities in Fragile, Conflict, and Violent Situations



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The objective of this approach paper is to identify practices and approaches in the design, implementation, monitoring, and measuring of interventions and operations that respond to the differentiated needs of women, girls, men, and boys, and contribute towards addressing gender inequalities in FCV countries. The approach paper will identify relevant gender aspects of FCV situations to inform analytic, operational, and technical assistance activities and operations by Bank teams. This paper has been primarily led by the FCV group and supported by the Gender Group. The audience is primarily task team leaders and teams, Global Practices (GPs), and CMUs.

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List of Acronyms and Abbreviations

ACLEP	Armed Conflict Location and Event Project
AFR	Africa Region
ASA	advisory services and analytics
AUC	African Union Commission
CBOs	community-based organizations
CDC	Community Development Councils
CD	Country Director
CDD	Community-Driven Development
CEN	Country Engagement Note
CM	Country Manager
CMU	Country Management Unit
CPF	Country Partnership Framework
CRW	Crisis Response Window
CSO	Civil Society Organization
DDR	disarmament, demobilization, and reintegration
DFI	Development Finance Institution
DFID	Department for International Development
DO	Development Objective
DPF	Development Policy Financing
DPL	Development Policy Loan
DPO	UN Department of Peace Operations
DRC	Democratic Republic of the Congo
DRM	disaster risk management
DRDIP	Development Response to Displacement Impacts Project
DUAT	Direito de Uso e Aproveitamento dos Terras
E&S	environmental and social
EAP	East Asia and Pacific Region
EAC	East African Community
EBRD	European Bank for Reconstruction and Development
ECA	Europe and Central Asia Region
ECOWAS	Economic Community of West African States
ESCP	Environmental and Social Commitment Plan
ESF	Environmental and Social Framework
ESG	Environmental, Social, and Governance
ESHS	Environmental, Social, Health, and Safety
ESS	Environmental and Social Standard
EU	European Union
FAO	Food and Agriculture Organization
FBO	faith-based organization

FCS	fragile and conflict-affected situations
FCV	fragility, conflict, and violence
FDI	Foreign Direct Investment
FY	fiscal year
GBV	gender-based violence
GCFF	Global Concessional Financing Facility
GEMS	Geo-Enabling Initiative for Monitoring and Supervision
GILS	Gender Innovation Labs
GP	Global Practice
H&S	health and safety
HDP	humanitarian-development-peace
HIPC	heavily indebted poor country
IBRD	International Bank for Reconstruction and Development
ICRC	International Committee of the Red Cross and Red Crescent
ICT	information and communication technologies
IDA	International Development Association
IDP	internally displaced person
IEG	Independent Evaluation Group
IDMC	Internal Displacement Monitoring Centre
IFC	International Finance Corporation
IFI	international financial institution
ILO	International Labor Organization
IMF	International Monetary Fund
INGO	international non-governmental organization
IPF	investment project financing
IPV	intimate partner violence
IRC	International Rescue Committee
ISR	Implementation Status and Results Report
JDC	Joint Data Centre
KTF	Korea Trust Fund for Economic and Peacebuilding Transitions
LCR	Latin America and the Caribbean Region
M&E	monitoring and evaluation
MGCSW	Ministry of Gender, Child, and Social Welfare
MIGA	Multilateral Investment Guarantee Agency
MENA	Middle East and North Africa Region
NGO	non-governmental organization
OCHA	(UN) Office for the Coordination of Humanitarian Affairs
ODA	Official Development Assistance OP Operational Policy
OECD	Organization for Economic Co-operation and Development
OPCS	Operations Policy and Country Services
PAD	program appraisal document
PBA	performance-based allocation
PCNA	post-crisis needs assessment

PNG	Papua New Guinea
PPF	Policies and Procedures Framework
PRA	Prevention and Resilience Allocation
P4Rs	Performance for Results
RECA	Remaining Engaged During Conflict Allocation
RGAP	Regional Gender Action Plan
ROC	Republic of Congo
RRA	risk and resilience assessment
SAR	South Asia Region
SASA	Start, Awareness, Support, Action
SCD	Systematic Country Diagnostic
SDG	Sustainable Development Goal
SME	small and medium-sized enterprise
SPF	State and Peacebuilding Trust Fund
STEM	science, technology, engineering, math
SSR	Security Sector Reform
SWEDD	Sahel Women's Empowerment and Demographic Dividend
TAA	Turn Around Allocation
TOCs	theories of change
TF	trust fund
TTL	Task Team Lead
UN	United Nations
UNDP	United Nations Development Program
UNFG	Umbrella Facility for Gender Equality
UNHCR	United Nations High Commissioner for Refugees
UNICEF	United Nations Children's Fund
UNESCO	United Nations Educational Scientific and Cultural Organization
UNFPA	United Nations Populations Fund
UNSCR	United Nations Security Council Resolution
VAC	violence against children
WB	World Bank
WBG	World Bank Group
WBL	Women, Business, and Law
WDR	World Development Report
WECCs	Women's Economic Community Centers
WFP	World Food Program
WGEE	women and girls' economic empowerment
WHR	Window for Host Communities and Refugees
WHO	World Health Organization
WPS	Women, Peace, and Security
WSEEP	Women's Social and Economic Empower Project

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Foreword

States affected by fragility, conflict, and violence (FCV) dominate the list of the 10 worst-performing countries on key socioeconomic indicators for gender equality. These contexts often exacerbate barriers to gender equality and increase the risk of gender-based violence. Therefore, it is critical to implement programs to advance gender equality and empower women and girls in FCV settings. This includes addressing the gendered impacts of displacement to safeguard their rights.

The World Bank Group (WBG) is increasing its focus on gender equality in FCV settings. This involves ensuring gender considerations are central to its services and interventions, with a focus on understanding the gendered aspects of FCV. It also includes promoting women's leadership and empowerment, because they are essential to security and prosperity. In pursuing this objective, the World Bank Group has so far generated innovative research on the gender dimensions of forced displacement that will inform policies and WBG operations. Broadly, across the World Bank Group, there is a shared ambitious commitment to accelerate gender equality. In 2022, the Bank launched the #AccelerateEquality initiative, which assesses progress and lessons learned over the past decade in addressing gender inequalities and empowering women and girls. The World Bank Group is drawing on insights from this initiative to inform its new (2024–2030) Gender Strategy.

Aligned with the WBG Gender Strategy, the WBG FCV Strategy recognizes that gender dynamics play a critical role in conflict and fragility. It focuses strongly on gender equality, women's empowerment, and addressing the specific needs and vulnerabilities of women and girls in FCV contexts. A key aspect of the FCV strategy is to increase women's participation and leadership in peacebuilding and conflict resolution efforts. This includes supporting women-led civil society organizations, amplifying women's voices in peace processes, and fostering women's economic empowerment to enable their engagement in post-conflict reconstruction. The FCV Strategy Midterm Review assesses the World Bank Group's progress in implementing and operationalizing the FCV Strategy. The Midterm Review has identified several workstreams, including on gender, which reflect ongoing updates to the WBG Gender Strategy.

This approach paper on advancing gender engagement and addressing gender inequalities in FCV situations serves as a guide to help task teams enhance their knowledge and inform gender-responsive policy and operational responses in FCV contexts. It is complementary to the thematic note of the Gender Strategy, "Increasing Gender Equality in FCV Settings." Together, the two initiatives support the implementation of the WBG's FCV and Gender Strategies.

This approach paper features selected operational highlights showcasing regional experiences, lessons learned, and best practices on addressing gender inequalities in FCV settings. Additionally, it includes an action plan outlining steps to elevate gender issues and responses beyond individual projects to more strategic country engagements.

Soukeyna Kane (Director, FCV Group)

Hana Brixi (Director, Gender Group)

Ten Key Messages

What?

1. **Fragility, conflict, and violence (FCV) affects women, men, girls, and boys differently.** FCV tends to exacerbate gender disparities in education, health, economic participation, voice, and agency. World Bank activities in FCV must place gender issues at the forefront of project design and implementation.

2. **Gender action in FCV should be informed by both the 2024–2030 WBG Gender Strategy and the 2020–2025 FCV Strategy.** The FCV strategy highlights the importance of gender, both in conflict prevention and responses, in alignment with the WBG Gender Strategy (2016–2023), which is further enhanced in the new 2024 Gender Strategy. Although there are many other aspects of gender inequality, Bank-wide consultations highlighted the need to structure gender action in FCV contexts around three key focus areas: (i) tackling gender disparities in FCV, which can manifest in various aspects of life, including social, economic, educational, and political spheres; (ii) addressing GBV in FCV; (iii) tackling specific forms of violence and discrimination women and girls are often subject to during displacement.

Why?

3. **Gender disparities are at play in access to services and economic empowerment.** Factors such as cultural norms, security concerns, and lack of infrastructure contribute to lower girls' education enrollment rates, especially after puberty. This disparity limits their opportunities for personal development and hinders their long-term prospects.

4. **In some contexts, gender-based violence (GBV) has reportedly been used as a "weapon of war."** Humanitarian emergencies put women and girls at a greater risk of GBV due to the breakdown of protective structures and the adoption of unsafe survival strategies such as child marriage.

5. **Refugee women could generate up to $1.4 trillion USD to annual global GDP if employment and earnings gender gaps were closed in each of the top 30 refugee-hosting countries (IRC, publication in 2019).** According to the United Nations (UN) High Commissioner for Refugees (UNHCR), at the end of June 2023, 110 million people were displaced due to persecution, conflict, violence, human rights violations, or events seriously disturbing the public order—many of them were women. The World Bank approach should provide refugees, internally displaced persons (IDPs), and host communities with access to social services and economic opportunities and ensure the effective inclusion of women and girls to reduce discrimination and disadvantages.

How?

6. **Gender action is most effective when it is conceived and implemented as part of a broader country engagement—particularly in FCV contexts**, given the precarious gender disparities. Hence, it is important for country partnership frameworks to define how various activities in the country portfolio combine to achieve higher-level goals related to women and girls' economic empowerment or GBV.

7. **Risk and resilience assessments (RRAs) need to further refine their consideration of the interplay between gender and FCV dynamics.** Close attention needs to be paid to understanding the way FCV can affect gender outcomes—and how gender interventions can affect fragility. "Engendering" RRAs and portfolio-wide RRA considerations may prove instrumental through gender and FCV analysis. It is essential to identify underlying power dynamics, social norms, and the way they can be harnessed or transformed to reduce fragility.

8. **Efforts are needed to translate existing research and analytical work into practice.** Whilst some of the research is readily available, the challenge is to apply it to develop evidence-based interventions. Task teams can be supported by the Gender Innovation Labs (GILs) that are well suited to help teams with research uptake and to translate research into action.

9. **The WBG cannot succeed alone: partnerships are key, especially with actors who have complementary mandates.** The WBG can collaborate with the UN Development Programme (UNDP), UNHCR, UN Women, UN Population Fund (UNFPA), Organization for Economic Co-operation and Development (OECD), UN Educational Scientific and Cultural Organization (UNESCO), and Peacebuilding Support Office (PBSO) in thematic exchanges, technical support, country engagement, and inter-governmental dialogue to inform best practices in program design and implementation.

10. **Task teams need to consider the intersectionality of gender inequalities with aspects of other people's identities**—including other identities like ethnicity and disadvantages like disability that can exacerbate vulnerabilities. This can include discriminatory practices—by law or in effect—as well as informal institutions and cultural norms that perpetuate gender inequality. Task teams should identify and properly assess such compounding factors of discrimination and disadvantage in project design and implementation.

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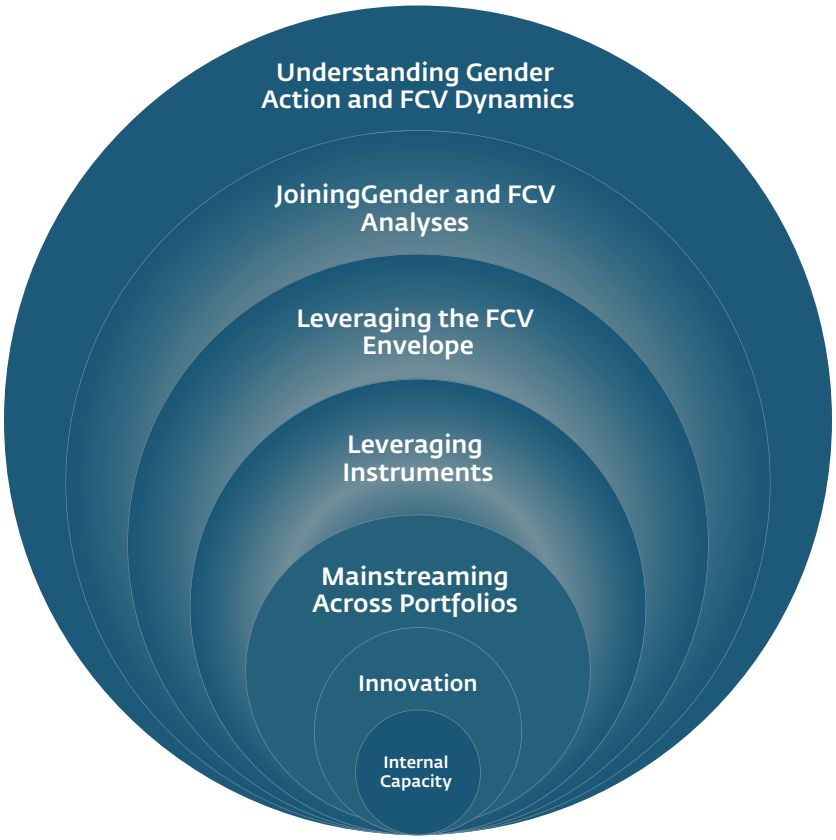
Executive Summary

Fragility, Conflict, and Violence (FCV) affects women, men, girls, and boys differently. FCV tends to exacerbate gender disparities in education, health, economic participation, voice, and agency. The number of people living in FCV settings is at a record high due to ongoing and new conflicts. FCV countries make up the 10 worst-performing countries on several indicators that are critical for gender equality, including maternal mortality, school enrollment, and reproductive health care. There are several existing processes and instruments (see Figure 1) that task teams can draw on to maximize gender outcomes in FCV contexts.

Figure 1 Advancing Gender Engagement and Addressing Gender Inequalities in FCV Settings



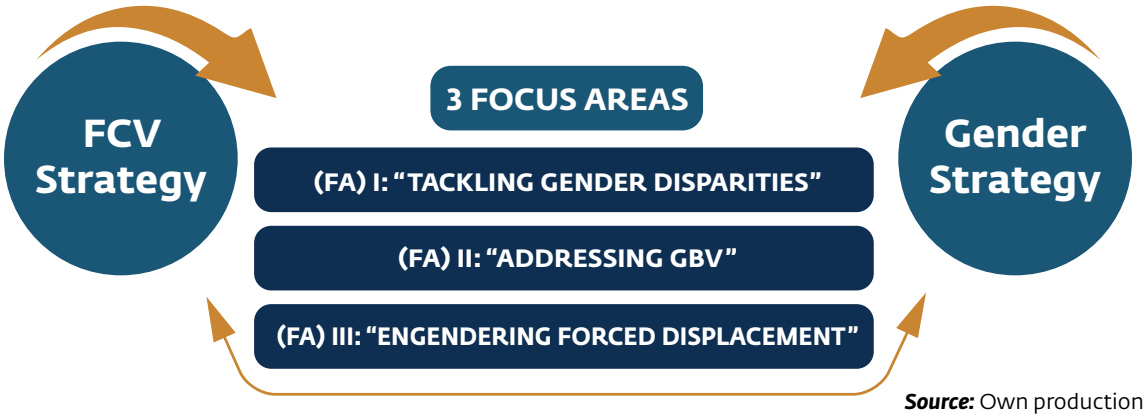
Source: Own Production

The remaining period of the FCV Strategy provides an opportunity to further deepen the WBG's gender-in-FCV engagement by strengthening policy dialogue, country engagement, and knowledge. The WBG has an important role to play in high-level dialogue around gender-oriented legislation and institutional reform and can leverage its convening power by ramping up client engagement, collaborating beyond government and local NGOs. Other important areas include

identifying opportunities to leverage the private sector to support economic opportunities for women, and (where possible) supporting critical reforms to empower women. To assess achievements associated with the large number of gender-tagged projects, the next step is to evaluate implementation and results as projects reach completion, in line with the Gender Strategy update, including adding and tracking gender outcomes over Country Partnership Framework (CPF) cycles.

Although there are many other aspects of gender inequality, Bank-wide consultations highlighted the need to structure gender action in FCV contexts around three key focus areas: Focus Area I, tackling gender disparities; Focus Area II, addressing gender-based violence (GBV) in FCV; and Focus Area III, engendering forced displacement with a focus on creating economic opportunities for women.

Figure 2 **Linkages between the FCV Strategy, the Gender Strategy, and the Focus Areas**



Source: Own production

FCV and gender dynamics are intrinsically linked and directly affect each other: task teams should acknowledge this relationship and use gender action to help address the drivers of fragility and enhance resilience. FCV impacts gender dynamics: in many FCV situations, women and girls face high levels of violence, while the breakdown of social systems often disproportionately burdens them. Women and girls typically face increased restrictions to their access to services and to the labor market. But gender dynamics affect FCV dynamics too. For example, the displacement of large numbers of women in some situations changes the social fabric of communities, and hence the drivers of conflict. And on the positive side, women often play a key role in sustaining the resilience of their communities, or even in consolidating the strength of peace agreements. Hence, in FCV contexts, the purpose of gender programs is not only to address gender inequalities, but also to contribute to mitigating the drivers of FCV and enhance resilience.

Task teams should reflect the variations of gender and FCV dynamics across regions in their programs (and the distinct sociocultural contexts) to ensure effectiveness. As noted in the WBG Evolution Road Map, the WBG must increasingly engage at the regional and global levels, complementing its country engagement. Different regions have distinct cultural norms and practices that shape gender expectations and roles and influence the level of gender equality. Regions with strong social movements and active civil society organizations tend to have better prospects for

Figure 3 **FCV and Gender Dynamics**

Source: Own Production

advancing gender equality and reducing fragility and violence. These dynamics play out across all countries, but they are particularly important in FCV settings. Task teams should hence use "good practice" examples with some caution and use analysis and consultations before transferring them into other contexts.

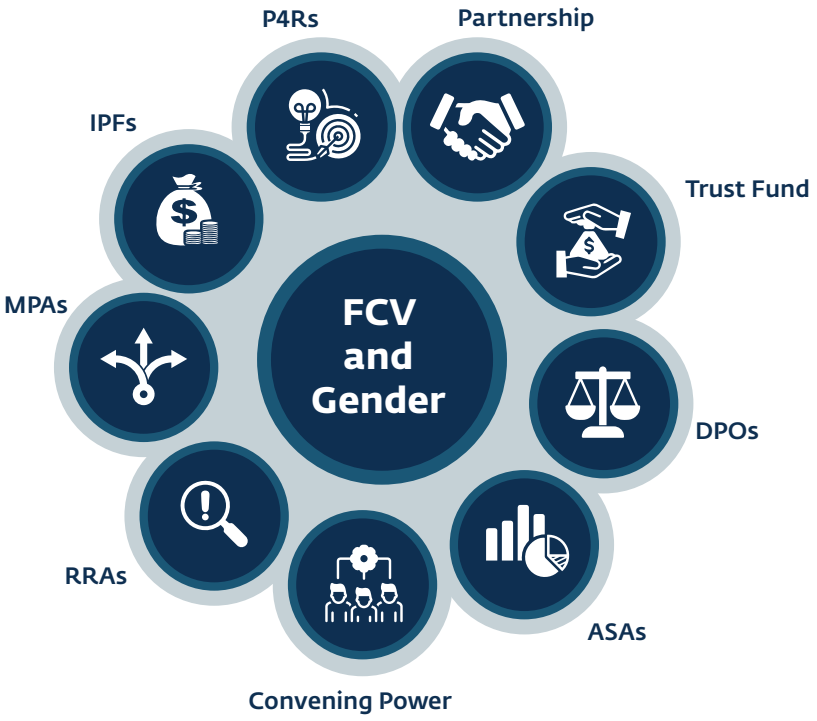
Operations in FCV settings need to be adjusted to each type of FCV situation (fragile, in-conflict, post-conflict, forced displacement, violence). Task teams must often tackle a set of challenges that differ from other development settings, such as elevated levels of insecurity, the breakdown of governance structures, and complex emergencies. In fragile countries, the main objective is to contribute to maintaining (or even expanding) access to jobs and services for women and girls, but also to build capacity among women-led organizations to positively influence FCV dynamics. In countries that are in conflict, these objectives remain valid, but task teams need to be highly selective in the face of dire implementation challenges and make additional efforts to engage on GBV. In post-conflict countries, the goal is to ensure that recovery is inclusive of women and girls—in terms of both their participation in the process and their benefiting from renewed access to jobs and services. In forced displacement contexts, task teams should focus on empowering displaced affected women and girls to ensure their economic and social inclusion. In violence-ridden countries, task teams should place a special focus on GBV and women's empowerment. Overall, operations need to be flexible, context-sensitive, and able to respond to changing dynamics.

GBV is not only a consequence of FCV—it is also a driver of fragility. Fragile states are experiencing political, social, or economic instability—with weakened institutions, limited rule of law, and inadequate access to justice. This creates an environment where GBV thrives. Exposure to war and trauma also increases the intensity of intimate partner violence (IPV). In some contexts, GBV is even used as a weapon of war to terrorize populations. But GBV does not affect only direct survivors. It undermines social cohesion and disrupts communities. It exacerbates existing grievances and creates new ones, hence adding to FCV dynamics. Task teams should recognize and address the systematic prevalence of GBV in FCV contexts (including rape as a weapon, forced recruitment of children, and sexual exploitation and abuse).

Women and girls in FCV are not passive victims: they can be agents of change. Women often have deep insights into the causes and dynamics of conflict: when they are involved in early warning systems and conflict prevention initiatives they can help identify and address issues before they escalate into violence. Peace processes that actively involved women have also proven more resilient than those which did not (e.g., Liberia and Colombia). In several contexts, women's involvement in aid delivery has helped ensure that assistance reaches the most vulnerable populations and that it adequately reflects the needs of women and girls. Women's self-reliance, entrepreneurship, and cooperative efforts in FCV settings have not only enabled them to generate income, but they have also fostered resilience, cooperation, and community development. Task teams can harness and support such potential dynamics.

Much remains to be done to build evidence on "what works." The WBG has been using a range of operational and analytical tools and approaches to address gender disparities in FCV settings. Task teams should be encouraged to experiment, learn, and adapt in such contexts. They need to continuously assess what is working in a program (and why) and adjust based on this information. Task teams should also collect and use gender-disaggregated data in a systematic manner to conduct gender(ed) assessments and analyses that adequately reflect the specific FCV dynamics and inform program design and implementation. Gender Innovation Labs (GILs) should also help build evidence for the specific context of FCV countries.

Figure 4 Applying Operational Tools and Instruments



Source: Own production

Task teams need to address the intersectionality of gender inequalities with other aspects of people's identities, such as ethnicity, class, religion, and sexual orientation. Many FCV situations are characterized by a range of exclusionary dynamics that contribute to conflict and violence. This can include discriminatory practices—by law or in effect—as well as informal institutions and cultural norms that perpetuate gender inequality. But it also often includes a range of additional discriminations against specific groups, and women may be at a double disadvantage. For instance, women facing transphobic violence in addition to gender-based violence (e.g., LGBT people in Afghanistan after the Taliban takeover) or due to their ethnicity (e.g., Yazidi women in Iraq or Twa women in the Eastern Democratic Republic of the Congo [DRC]). Task teams should pay attention to such intersectionality in their analyses and in the design of their programs.

The WBG cannot succeed alone: partnerships are key, especially with actors who have complementary mandates. Task teams should aim to build synergies with governments, other international organizations, civil society organizations, and the private sector. In addition to partnerships with traditional development partners, the World Bank should scale up its engagement with other actors, such as the Peacebuilding Support Office (PBSO) and UN Women through thematic learning workshops on country experiences and normative and advocacy efforts; the UN High Commissioner for Refugees (UNHCR) to effectively support women refugees; women-led organizations to inform and implement country-level operations; and the UN Educational Scientific and Cultural Organization (UNESCO) to engage men and boys through "Story Circles."[1]

Addressing these operational challenges requires a tailored approach that considers the specific context and dynamics of each FCV environment. It involves close collaboration between development partners, local stakeholders, and communities to mitigate risks, build local capacity, foster social cohesion, and ensure sustainable development outcomes in FCV contexts.

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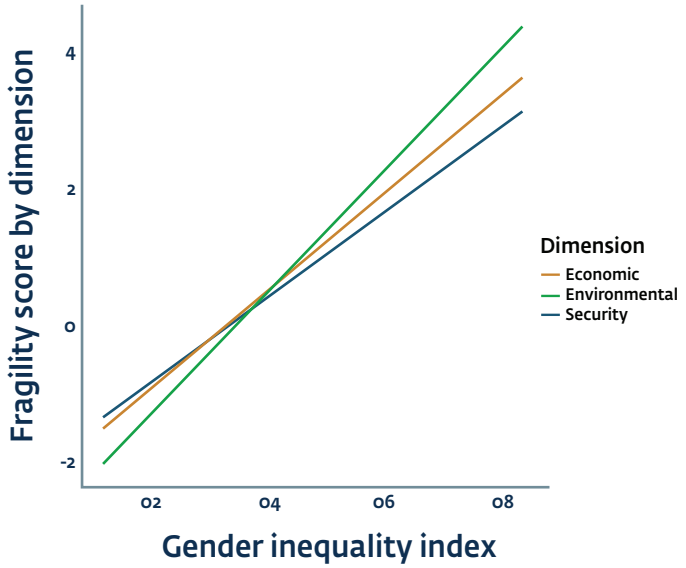
SECTION I:
Making an FCV and Gender Diagnostic

Women and girls tend to be disproportionately affected by fragility, conflict, and violence (FCV). Across the world, the largest gender gaps are in FCV countries. In FCV contexts, girls are more likely to be out of school and learning poorly. Girls are 2.5 times more likely to be out of school than those in non-FCV contexts, and they are 90 percent more likely to be out of secondary school than in non-FCV contexts.[2] The OECD has integrated gender across the dimensions of its fragility framework (see Figure 5). The framework specifically recognizes that gender inequalities shape risks and coping capacities in relation to security, our societies, economies, and political life. It highlights that persistent gender inequalities play an important role in perpetuating fragility and stalling achievement of the Sustainable Development Goals (SDGs).

Figure 5 The Relationship Between Fragility and Gender Inequality across Dimensions of Fragility[3]



While each FCV context is specific, FCV countries tend to share a number of characteristics that affect gender outcomes, as well as the conditions in which better results can be achieved. These include insecurity, weak institutions, weak rule of law, poor economic conditions, and conflict-related social changes. Deliberate efforts are needed in such contexts to prevent a widening of gender gaps and to address gender-specific challenges and vulnerabilities.

In FCV contexts, the purpose of gender programs is not only to address gender inequalities but also to contribute to mitigating the drivers of FCV. This is in line with the World Bank (WB) strategy in FCV situations, which aims to "support countries in addressing the drivers and impacts of FCV and strengthening their resilience, especially for the most vulnerable and marginalized populations."

It is based on the recognition that gender action will not yield sustainable results as long as the FCV drivers and impacts are not adequately addressed. To achieve the World Bank's twin goals to end extreme poverty and boost prosperity on a livable planet, or to meet the Sustainable Development Goals, FCV has to be tackled first.

Task teams ought to pay particular attention to the interconnections of FCV and gender dynamics. FCV and gender dynamics are intrinsically linked and directly affect each other. FCV impacts gender dynamics: in many FCV situations, women and girls face high levels of violence, while the breakdown of social systems often disproportionately burdens them. Women and girls typically face increased restrictions to their access to services and to the labor market. But gender dynamics affect FCV dynamics too. For example, the displacement of large numbers of women in some situations changes the social fabric of communities, and hence the drivers of conflict. And on the positive side, women can play a key role in sustaining their communities' resilience, or even in consolidating the strength of peace agreements.

A specific approach is needed to diagnose gender-related issues in FCV settings, one that goes beyond traditional gender analysis and also factors in the ways that FCV and gender dynamics affect one another. The purpose of gender programs in FCV settings is not only to address gender inequalities but also to contribute to how WBG operations mitigate the drivers of FCV. FCV and gender dynamics are intrinsically linked and directly affect each other: task teams should acknowledge this relationship and use gender action to help address the drivers of fragility and enhance resilience. In most situations, this requires paying close attention to at least four aspects: transformations of structural norms; changes in the agency of women and girls; new forms of intersectionality; and gender impacts on FCV dynamics.

Transformations of Structural Gender Norms

In FCV contexts, social norms are likely to have greater influence in relation to other factors than in stable democracies. For example, governance institutions have far less reach and influence due to their lack of capacity and their role as a party to the conflict. This weakness makes it difficult for people to achieve basic needs (livelihoods, food, security, etc.), enables corrupt practices, and makes enacting laws, enforcement, transparency, or accountability difficult to implement. As a result, the impact of non-institutional factors, such as social connections, on behavior increases.

FCV situations happen against the backdrop of established structural norms, i.e., the societal and institutional frameworks that dictate how individuals are expected to behave based on their gender. Gender inequality is experienced by and between individuals; it is a derivative of power relations that structure how societies are organized, how laws are created, how economies function, and how ideologies are molded. Such normative systems can only be identified by measuring feelings, perceptions, and attitudes of groups, communities, and key actors, which is both time consuming and uncertain. In many FCV-affected regions, traditional gender norms tend to be deeply ingrained and can perpetuate gender inequalities (see Annex 2: OECD: Impact of Structural Gender Norms and Gender Biases in FCV).

FCV transforms structural norms. Most evidently, it affects the way violence is perceived and used in social interactions. Violence against certain groups tends to become more permissible and socially accepted, and this may affect women and girls disproportionately. But such changes affect a much broader range of social norms. For example, in an environment of high insecurity, social norms may be less conducive to sending adolescent girls to school. In groups that have been impoverished by FCV, early marriage may become preferred. On the other side, female participation in the labor force may be normalized if men are mobilized in armed forces, and norms around masculinity may also be transformed when men go and fight. For task teams, the key is to assess, through risk and resilience assessments (RRAs), the specific ways traditional norms have been changed—and are continuously changed—by the prevailing FCV dynamics.

The Start, Awareness, Support, and Action (SASA) Approach has been successfully adopted in World Bank gender programs, notably the Liberia Women's Empowerment Project. This CDD was designed to improve social and livelihood services for women and girls in targeted communities, foster positive social norms and strengthen the government's capacity to advance women and girls' empowerment.[4] The project exposed how effective methods go beyond awareness-raising to incorporate self-reflection, participation, and critical thinking among community members.

> ***During World War I, with many men on the frontlines, women across Europe and North America joined the formal labor force,*** *including in the industrial sector which, until then, had been male-dominated. As women filled the jobs vacated by men, public attitudes towards women's roles and capabilities shifted dramatically. This led to far-reaching changes in social norms and eventually in policy. In the US, it led to the 1920 ratification of the 19th Amendment that provides women with the right to vote is commonly linked to the role women played on the "home front."*

Girls are more exposed to female genital mutilation and cutting (FGM/C) in fragile contexts than in other developing contexts (OECD, 2022). The practice is concentrated in these settings, especially in its most severe forms. The UN Children's Fund (UNICEF) have reported how almost 50 million girls and women have undergone FGM/C in five countries in the Middle East and North Africa, accounting for one quarter of the global total.[5] Linked to this is the widespread practice of child, early, and forced marriage in the MENA. On average, 18 percent of girls are married before age 18 and 3 percent before age 15.[6] Close to 90 percent of countries where FGM/C is common are fragile. About 98 percent of Somali girls are estimated to have undergone some form of FGM (UNICEF, 2020).[7] FGM/C has a wide range of serious effects on the long-term and short-term health of affected women and girls. Generally performed in unhygienic conditions by informal health practitioners, the after-effects of infections and scarring present further health risks for girls (Save the Children, 2021).[8] Studies show that FGM/C has economic and social consequences and a high obstetric cost, although a comprehensive study on the exact extent of these economic, health, and social costs is still to be carried out (FGM/C Legal Working Group, World Bank).

> ***FGM/C in Ethiopia.*** *The largest absolute number of girls and women at risk in eastern and southern Africa is 33 million girls and women in Ethiopia as of 2016, the third-highest globally, after Indonesia and Egypt. FGM/C prevalence is significantly higher in the eastern regions of Ethiopia (Somali and Affar) and lowest in the northern region of Tigray. However, taking population density into account, more than 60 percent of the women and girls affected by FGM/C live in the Oromiya (9 million) and Amhara (7 million) regions.*[9]

FGM/C is considered a violation of basic human rights, a form of gender-based violence, and a harmful social norm. It is at the same time a form of domestic violence, child abuse and sexual assault. FGM/C violates several human rights of women and girls. Since FGM/C involves the removal of healthy sexual organs without medical necessity and is usually performed on adolescents and young girls, it often has harmful physical and psychological consequences. Gender-transformative approaches to addressing FGM/C include engaging men and boys to address patriarchal gender norms and promoting intergenerational dialogue to shift gender norms accepted by both women and men. This can be done through critical dialogues on social acceptance, marriageability, sexual purity, and positive masculinities, facilitated by local change agents who promote alternative gender norms and opportunities for powerholders to consider and explore new norms. These dialogues could also include the negative impact of FGM/C on the health of women and newborn babies, as well as the legal and judicial risks associated with the practice.[10]

Changes in the Agency of Women and Girls

Women and girls in FCV are often portrayed as passive victims, but they can also be agents of change. Because of the prevalence and visibility of gender-based violence, especially in its most brutal forms, gender perspectives in FCV contexts tend to emphasize women and girls' vulnerabilities. While these are real, they may partly obscure the fact that women are also important social actors in their communities. A more balanced perspective—one that reflects women and girls' agency—is needed. And such perspective ought to avoid naivety: while women can be agents of peace, they can also be active promoters of exclusion and violence.

In many settings, FCV transforms the scope of female agency—often for the worse, sometimes for the better. In the face of insecurity, female mobility is often reduced because of violence or social norms. In situations where men acquire weapons and are exposed to the trauma associated with conflict and instability, they may also restrict female agency in their households or communities. The exclusion of women from decision-making positions prior to, during, or following violent conflict reinforces gender inequality. It perpetuates the cycles of poverty, violence, and injustice that disproportionately affect women and girls. On the other hand, when men go and fight outside their communities, women may gain greater agency than they otherwise would have as they take responsibilities for household resilience and decision-making. For task teams, it is important to consider the new—and often rapidly changing—circumstances that constrain or permit female agency in the design of operations.

Women play crucial roles in conflict prevention by driving stability through conflict mediation, group dialogue, advocating for the voiceless, and fostering social cohesion and political legitimacy. In Colombia, Afghanistan, Yemen, and the Philippines, women were able to negotiate ceasefires and hostage releases, in addition to forming coalitions that bridged deeply rooted ethnic and religious divides.[11] Furthermore, women have been pillars of post-conflict governance in South Africa, Zimbabwe, South Sudan, Cote d'Ivoire and Liberia, where they directly contributed to the electoral process and the rewriting of constitutions and legislation for a more equitable society.[12]

> ***Strengthening gender-responsive mediation practices.*** *UN Women has documented how in Timor-Leste, advancing the UN Women, Peace, and Security Agenda through the Ministry's National Directorate for Community Conflict Prevention (DNPCC) has since 2016 been working to strengthen its gender-responsive mediation practices, as part of the National Action Plan 1325 on Women, Peace, and Security. This program has focused on recruiting and encouraging more women to train in conflict mediation. Since July 2019, DNPCC deployed 18 female mediators (out of a total of 39) over Timor-Leste's 13 municipalities, importantly reaching parity between female and male mediators.*[13]

New Forms of Intersectionality

Gender-related issues are often interconnected with other sources of discrimination or disadvantage. This can include discriminatory practices (by law or in effect) as well as informal institutions and cultural norms that perpetuate gender inequality. In fact, such intersectionality—when social categorization such as race, class, and gender create overlapping and interdependent systems of discrimination or disadvantage—is key to the understanding of gender issues. For example, for Twa women in Eastern DRC, gender discrimination is compounded by prejudice against their ethnic group.

FCV often creates new forms of intersectionality, which need to be identified and adequately taken into account. Many FCV situations are characterized by a range of exclusionary dynamics, some building on pre-existing social tensions, others emerging as a result of violence. This is, for example, the case when FCV results in a sharpening of group identities that may heighten discrimination. New factors of exclusion may come to play a prominent role, and they are typically further aggravated for women and girls. This is, for example, the case of the Fulani in the Sahel.[14] Failing to consider intersectionality—and the way it rapidly evolves in FCV contexts—limits the impact of efforts aimed at promoting gender equality and, in some cases, it may even worsen the situation for some of the most disadvantaged women. For task teams, the challenge is hence to identify and properly assess such compounding factors of discrimination and disadvantage.

> ***An example where ethnicity and gender intersected*** *in creating extreme forms of suffering was when the Islamic State of Iraq and Syria (ISIS) took control of large swaths of Eastern Iraq. They engaged in extreme violence against the Yazidi minority because of this minority's religious beliefs, which are related to Zoroastrianism. For thousands of women and girls, this violence took the form of kidnapping and sexual slavery.*[15]

Gender Impacts on FCV Dynamics

Gender and FCV dynamics are intrinsically linked and directly affect each other. These interlinkages run through the complexity of fragile and conflict-affected situations, and every dimension of gender equality—or inequality—has a direct impact on fragility as a whole system. The impact of gender dynamics and fragility can be particularly difficult to analyze in a context of rapid change, yet understanding this relationship is critical for World Bank–supported programs to achieve their full results.

In some situations, this may require adjusting the traditional approaches to gender programs to factor in the impact of potential gender activities on FCV dynamics and ensure they contribute to addressing the drivers of fragility and to strengthening social resilience. Through guidance notes, task teams ought to reflect this in the design and implementation of specific activities, which may require in some settings aiming for "second-best" options. "Engendering" RRAs that are prepared for each FCV country may prove instrumental in doing so, or data analysis on how forced displacement affects the poverty risks and livelihoods of women and men differently.

> ***The empowerment of women in community-driven development projects in Afghanistan raised difficult challenges.*** *On the one hand, their participation in decision-making was critical. On the other hand, their involvement was resented by some traditional leaders, which may have contributed to some turning to the Taliban movement. The challenge is not to consider such situations as "either/or" but rather to be aware of the risks and design consultation and decision-making mechanisms with adequate sensitivity to the FCV dynamics prevailing at a local level.*

> ***On the positive side, women have proven key to community resilience in situations such as the Liberia Women Empowerment Project,*** *which is to improve social and livelihood services for women and girls in targeted communities, foster positive social norms and strengthen the government's capacity to advance women and girls' empowerment. The project exposed how effective methods go beyond awareness-raising to incorporate self-reflection, participation, and critical thinking among community members. Support to women-led groups in such contexts can help reduce fragility risks, in addition to impacts on gender equality.*

Gender Dynamics in Fragile, Non-FCS Countries

Conditions of fragility can extend beyond countries in non-FCS countries. Fragility in non-FCS states presents women and girls with acute challenges that heighten gender inequality and can easily be overlooked in project design and implementation (See Annex 3). The spillover effects of a conflict into a non-FCS state can negatively impact women and girls. A notable case is the large presence of Syrian refugees in Jordan since 2011 which has increased IPV in host communities competing in both a fragile labor market and health sector.[16]

'Peacetime' fragility in non-FCS countries manifests differently. While the trauma of physical violence in conflict is well-documented, structural violence in non-FCS countries, in the form of unequal gender laws, regulations, and policies, can reduce female agency, entrench gender disparities, worsen working conditions, and lower access to social protection. The focus on complex humanitarian emergencies that feature large-scale relief programs can highlight and galvanize global efforts to respond to gender inequities. However, fragility in non-FCS states may not attract the same attention, resources, and interventions, even though GBV can often manifest in drug trafficking of women and girls, forced recruitment into sex work, and other organized criminal activities—with limited legal protection for survivors.

Gender discrimination in non-FCV countries is often "normalized" through impunity and widely acceptable social gender norms which deny women and girls fundamental rights. In Bolivia, the WBG (2018) reported how almost 40 percent of women believed that it was acceptable for a man to punish his wife or partner if they did not obey him, did not take care of the children and the home, or spent more time outside the house. The number was over 50 percent in rural areas.[17]

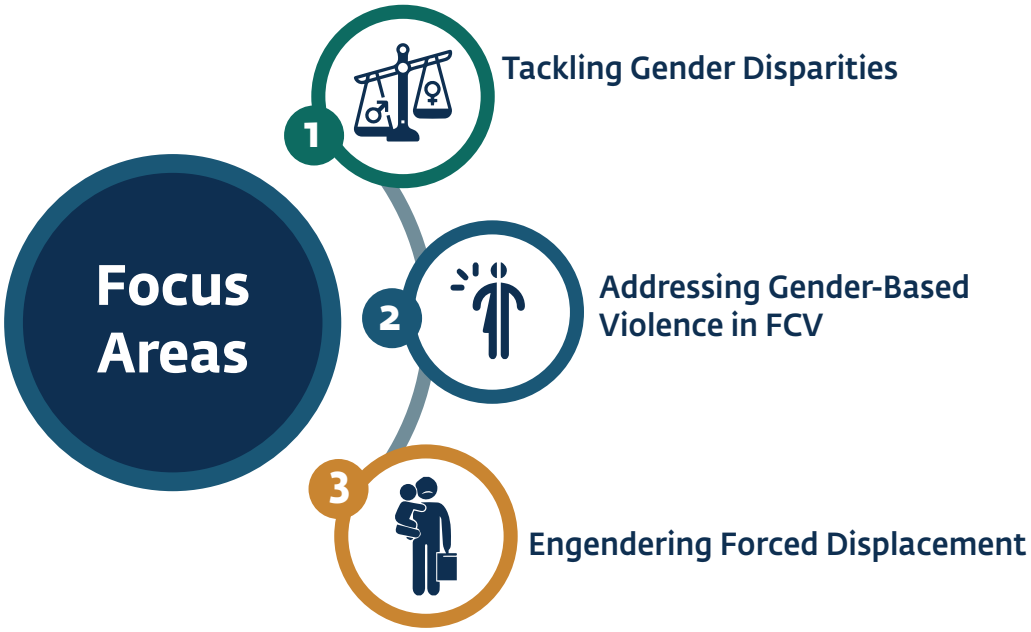
> ***Tajikistan:*** *Labor Code Article 216 prohibits women's employment in: "underground jobs, difficult jobs, jobs in harmful conditions, or jobs linked to manual lifting and moving of heavy loads." Women are therefore excluded from numerous professions and tasks perceived to be harmful or difficult in around 27 sectors of the national economy, including construction, mining, geological exploration and topography, railway transport and subways, and even agriculture.[18] As noted by UN Women, this situation has created a vicious gender cycle in Tajikistan, in which the existing chronic poverty and deprivation has forced large parts of the male population to migrate overseas in search of employment, while leaving their wives and families behind. Women left behind are then forced to become de facto heads of households, but with limited access to education, resources, micro-credit, social protection, and employment, which only further reinforces chronic poverty. In addition, the traditional family preference for male children has led to the abandonment of female children, with families opting to channel resources to boys as potential breadwinners rather than girls.[19]*

Photo Credit: Dominic Chavez / World Bank

SECTION II: Focusing Efforts

Selectivity and focus are key to effectiveness in FCV contexts. This applies in the context of gender programs too: these programs ought to be focused on a limited number of areas, so that knowledge and expertise can be built over time to enhance effectiveness. Against this backdrop, this paper recommends concentrating gender programs around the *three areas of focus* and using utmost flexibility to adjust responses in each of these priority areas to the specifics of each country. The three *Focus Areas (FAs)* are as follows: (i) tackling gender disparities; (ii) addressing gender-based violence in FCV settings; (iii) engendering forced displacement.

Figure 6 **Focus Areas (FAs)**



Source: Own Production

FCV is a broad concept that includes a number of distinct situations, and it is important to distinguish among them for programs to be successful. FCV includes in particular: (i) countries in active conflict, where development activities can be difficult to implement—and among these countries, there are stark differences between low-income, low-capacity environments (e.g., Somalia) and more sophisticated economies (e.g., Ukraine) as well as between civil and international wars; (ii) environments of high insecurity that are short of the traditional definition of conflict, such as in Mozambique; (iii) countries affected by deep governance issues, even though they may not be experiencing violence, such as Equatorial Guinea or some of the Pacific Island countries; (iv) countries affected by high levels of criminal violence, like Haiti or Honduras; and (v) countries affected by refugee flows, including refugee-hosting countries. Each of these situations—in fact each of these countries—is facing different FCV-related issues and distinct gender issues as well. Development efforts have to be tailored to each specific context.

Focus Area (FA) 1: Tackling Gender Disparities

"Less than 20 per cent of women are likely to be in paid work in countries experiencing protracted conflicts, compared to 69 per cent of men."[20]

— International Committee of the Red Cross and Red Crescent [ICRC]

Tackling gender disparities in FCV settings requires a people-centered approach focused on elevating human capital, expanding and enabling economic opportunities, and engaging women as leaders. This approach includes a focus on: (I) saving lives, (II) protecting livelihoods, and (III) rebuilding better to ensure gender-inclusive recovery. A substantial range of sectors require approaches that improve access to key services (food, childcare, school, health, education) to protect human capital and foster economic inclusion of women through adaptative social protection to provide cash plus access to skills, banking, and technology in FCV settings. By directing resources and efforts on a limited set of objectives and activities, the WBG has been able to achieve stronger results.[21]

Delivering Basic Services and Protecting Women and Girls

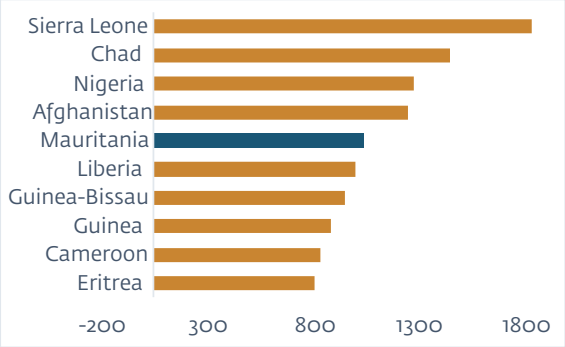
Gender disparities are at play in access to services, especially education and health. Factors such as cultural norms, security concerns, and lack of infrastructure contribute to lower girls' education enrollment rates, especially after puberty. This disparity limits their opportunities for personal development and hinders their long-term prospects. In several countries, women and girls also face challenges in accessing essential maternal care, family planning, and prevention and treatment for HIV and AIDS. Lack of access to reproductive rights exacerbates gender disparities and poses risks to women's health and well-being. All these disparities contribute to gender-based poverty and perpetuate cycles of vulnerability.

Women face specific barriers developing their human capital in fragile contexts. According to the OECD (2023) Human Capital Index (HCI), women's performance is affected by biological differences, as well as distinct societal roles and expectations for women and men. Exploring human capital aspects of fragility from a gender perspective tells us more about the significant roles that sex (biological attributes) and gender (female and male socially constructed roles, behaviors, and identities) play in accounting for human capital outcomes.

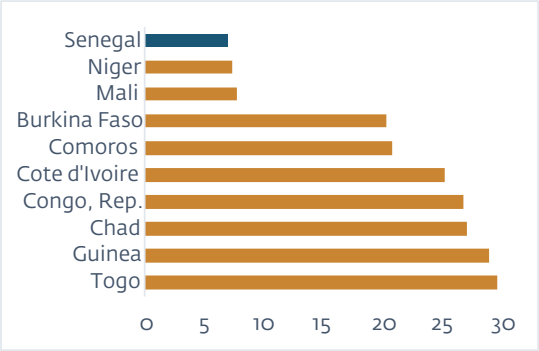
Such gender disparities are dramatically heightened in FCV settings. Conflict and violence typically result in damage to infrastructure; a shrinking of economic and market activities; a weakening of civilian institutions and social service delivery mechanisms; and increased insecurity. While these circumstances have impacts on the entire population, women and girls tend to be disproportionately affected. This has significant impacts on gender outcomes. The majority of countries with the worst performance globally on selected gender indicators (e.g., maternal mortality, school enrollment, contraceptive use, and reproductive health care) are FCV.[22]

Figure 7 Countries with Worst Performance Globally on Selected Gender Indicators

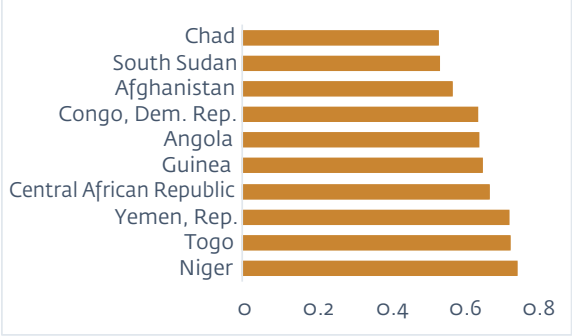
Panel A
Maternal mortality ratio (national estimate, per 100,000 live births): 10 worst performers



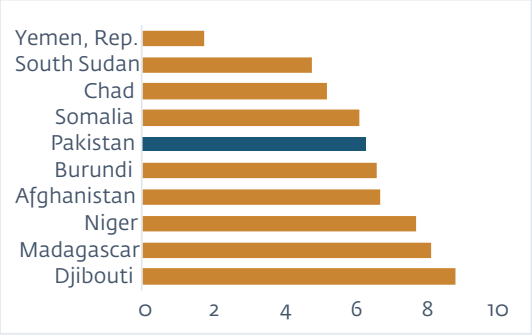
Panel B
Women making their own informed decisions regarding sexual relations, contraceptive use, and reproductive health care (% of women aged 15–49): 10 worst performers



Panel C
School enrollment, secondary (gross), gender parity index (GPI): Bottom 10 countries



Panel D
Financial institution account, female (% age 15+): 10 worst performerss



Note: Countries in orange have appeared on the World Bank's fragile and conflict-affected situations (FCS) list between 2016 and 2023. Countries in blue have not appeared on the FCS list.

Source: "Increasing Gender Equality in Fragile, Conflict and Violence Settings," Lucia Hanmer, Uche Ekhator-Mobayode, Afrah Al-Ahmadi, Laura Rawlings, World Bank, 2024.

Unpaid care work is one of the barriers that prevent women from converting their human capital into economic productivity and economic empowerment in fragile contexts. On average, women in fragile contexts for which data is available spend close to four times as much of their day on unpaid care as men in the same countries. Women's unpaid care burdens tend to rise with crises, which are particularly common in fragile settings. After conflicts and natural disasters, women tend to more frequently care for the victims of conflict, including the injured or the orphaned children. Women often take on new economic roles previously performed by men, particularly as male relatives are fighting, injured, or killed. In such cases, women often assume the primary responsibility to ensure the family's survival by taking over the role of the breadwinner (World Bank, 2011), which oftentimes results in backlash against women when men return after the conflict.

Protecting Livelihoods and Rebuilding Better

Protecting livelihoods and "rebuilding better" is about achieving resilient, inclusive, and sustainable recovery. This approach centers on social protection, safety nets and community driven development through: (i) targeted income and potentially food support for vulnerable households; (ii) behavior change and social care services; (iii) support to communities and local governments to cope with immediate crisis impacts; and (iv) support employment and productivity for vulnerable households, informal businesses, and micro-enterprises.

Innovations in social protection programming in recent years have taken the form of a variety of "graduation" and cash-plus interventions, all aiming to support lives and livelihoods.[23] Cash-plus can be anything from cash and training on nutrition or cash augmented with multiple other interventions. Cash-plus programs frequently link people to a broad range of social services (including social workers or psychosocial support) with the purpose of improving a range of human development outcomes, including poverty.[24]

> ***Somalia Shock Responsive Safety Net for Human Capital Project (P171346):*** *This program is designed to provide cash transfers to targeted poor and vulnerable households and establish the key building blocks of a national shock-responsive safety net system. It targets specifically vulnerable women and girls in Somalia. The project targets 200,000 poor and vulnerable households (approximately 1.2 million individuals) across Somalia with nutrition-linked cash transfers. In addition, the project provides emergency cash transfers to 338,000 targeted drought-affected households through vertical and horizontal expansion of the safety net system. The project supports the Government's national social protection platform—Baxnaano—which delivers predictable assistance and promotes the utilization of human development services.*[25]

The application of "cash-plus" programs is critical in FCV settings as they involve conditional cash transfers (CCT) which are delivered with complementary services or interventions as part of a social protection effort for the most vulnerable households.[26] In FCV settings, where cash alone fails to address the non-financial and structural barriers to gender inclusion, cash-plus programming can create incentives for individuals to change their behaviors through more explicit monitoring and enforcement.[27] Cash-plus programs may be a viable option for tackling gender disparities through behavioral change by several complementary inputs:

- Facilitating access to services, such as health insurance, or strengthening the quality of existing services and linkages.
- Developing women's financial literacy and inclusion through the provision of information, education, and training.
- Raising women's awareness to start their own businesses and accordingly generate sustainable incomes and become financially independent.
- Communicating social messages combatting child marriage and female genital mutilation, while promoting good hygiene practices, maternal and child health, and family planning, as well as the rights of persons living with disabilities.

Cash transfers in conflict-affected countries may diffuse potential future tension and conflict by channeling resources to specific target groups. However, the development of, and lessons from, graduation and cash-plus programming come mostly from contexts that are stable—in contexts where institutions exist and can deliver regular payments, where coordination across provision of a package of support is in place, and where there is limited armed conflict.

> ***Cash transfer and reduction of IPV in the Philippines:*** *Cash transfers contributed to women's enhanced well-being, empowerment, bargaining power, and access to social networks. WB research in the Philippines found that cash transfers can lower gender-based violence in four different ways: (i) by increasing the economic security of household members, transfers can improve their emotional well-being and reduce the likelihood of intra-household conflict; (ii) designating women as the recipients of transfers and subsequent economic empowerment through cash grants may improve women's self-perception and consequently increase women's empowerment; (iii) transfers can improve women's bargaining power, as paying transfers to women may improve their outside options and reduce their tolerance towards violence; (iv) they can enhance women's social capital and networks, particularly when cash grants are accompanied by complementary activities such as attending trainings and workshops.*[28]

Rebuilding better will require removing various forms of discrimination and disadvantage that women and girls encounter to realize their full potential and contribute to society. Discrimination and disadvantage typically take the form of restricted access to markets, which limit the possible scope of economic empowerment—through a maze of formal and informal rules, social expectations, lack of access to certain networks, etc. Such constraints have been well documented and releasing them has proven instrumental to faster economic growth and poverty reduction.

> ***Nigeria2Equal*** *works with 18 companies (banking and finance, construction, fast-moving consumer goods, food manufacturing, insurance, logistics, oil and gas, ride hailing, and telecommunications) to reduce gender gaps across leadership, employment, and entrepreneurship. Within 24 months of implementation, the 18 participating companies achieved over 80 percent of the collective commitments and impacted over 30,000 employees. Over 4,000 women have been hired or promoted to middle, senior, and executive management positions; 35 additional policies and practices have been implemented or revised to improve the retention of women, create safe workplaces, support inclusive entrepreneurship through supplier diversity, etc.*
>
> *The Nigeria2Equal program will support companies to implement: (i) actions that enable women to participate equally as employees and entrepreneurs; and (ii) gender-smart business strategies that address barriers women face, promote gender equality, and help improve business performance. Specific interventions include increased female representation in corporate leadership positions; equal pay for equal work; family leave and flexible work policies; support for women-owned small businesses and supply chain diversity; and ending sexual harassment in the world of work to mitigate economic losses. Nigeria2Equal is built around three components: research and data; a peer-learning platform; and firm-level advisory support to companies.*[29]

Encouraging women to integrate decision-making processes with more leadership roles could help to remove legal constraints for women associated with various metrics of women's economic opportunity and socioeconomic development. The ability to act autonomously and work without legal limitations also allows women to access better jobs and can lead to higher labor force participation overall. Understanding how the law functions in practice in FCV settings requires a "structure, process, outcome" approach which examines the legal and supportive frameworks that create an enabling environment for working women.

> ***Women's leadership is essential for economic inclusion*** *in male-dominated roles and sectors, most notably transport and energy. The Gender Group's Thematic Note on Closing Gender Gaps in Transport highlights how women's leadership can reduce mobility barriers in the following ways: (i) by providing transport subsidies that include cash transfer programs for low-income women; (ii) by collaborating with universities and transport agencies to open more internships and jobs for women in science, technology, engineering, and math (STEM); (iii) by training transport staff in preventing and managing violence, as well as responding to sexual harassment.*[30]

> *In* ***Myanmar, the International Finance Corporation (IFC) "Powered by Women" program*** *aimed to address the challenge of low female participation in the renewable energy sector, where women only made up 30 percent of employees and 15 percent of engineers. The program supported firms in renewable energy to enhance women's role in community stakeholder engagements. This translated into more gender-aware interactions with outside stakeholders, particularly communities and customers, which strengthened firm reputation. Positive gender impact: (i) the program increased focus on recruitment of women from 10 percent to 30 percent of the workforce; (ii) the program increased promotion of women to leadership roles from 34 percent to 50 percent; (iii) companies introduced policies and practices that promoted inclusive and respectful workplaces, including anti-bullying and anti-sexual harassment policies, flexible work hours, and maternity leave.*

Women's Ability to Act as Agents of Change is Paramount to Tackling Gender Disparities

Women's leadership in political and public life are essential to tackling gender disparities. However, data show that women are underrepresented at all levels of decision-making worldwide. Structural barriers through discriminatory laws and institutions, particularly in FCV settings, still limit women's options to run for office. Capacity gaps mean women are less likely than men to have the education, contacts, and resources needed to become effective leaders.

Women's leadership in public policy (lawmakers, civil servants, and parliamentarians) tends to prioritize social issues such as childcare, equal pay, parental leave, pensions, reproductive rights, physical safety from GBV and other violence, poverty alleviation, and service delivery. Developing women as agents of change in public policy, for instance, requires the following initiatives and policy changes:

- Assisting women candidates through public education campaigns and providing financial support and training to women candidates.
- Developing strategies for working with governments and political parties to build the skills and capacity of women party activists and potential candidates, as well as reinforcing among party leaders the value of women as voters, party leaders, and candidates.
- Promote and support the participation of women in all stages of the electoral process as they register and vote, work as poll watchers, and serve as local electoral observers.
- Using technology to share information about women's experiences as legislators, party members, or civil society leaders around the world is an effective strategy to ensuring women's effective participation in politics.[31]

Investing in women means recognizing women's pivotal role as agents of change in promoting peace and security. Investing in women in FCV settings is a critical component for creating peace and progress. Directing resources towards women's empowerment, education, economic well-being, and overall health addresses their specific needs in FCV settings, while simultaneously creating a solid foundation for sustainable progress. Women account for the vast majority of those affected by conflict; however, they are not only victims of conflict and instability but also active agents of change. Women have taken on various roles during conflict, as heads of households, spearheads of reconciliation activities, and peace advocates.

For task teams, the challenge is to mainstream "rebuilding better" gender considerations across all FCV operations and activities in a systematic manner. The WBG's FCV Strategy, as well as lessons learned from engagements in FCV, have highlighted the need for inclusion and protection of human capital, as well as the importance of women's leadership roles to scale up impact. Deliberate action is needed to place gender issues at the forefront, especially when it comes to activities related to economic empowerment and access to services. Recovery programs that do not take into account the gender dimension of FCV impacts are unlikely to succeed. In most contexts, such mainstreaming may be an effective way to proceed, but in some cases stand-alone projects may be needed. In all settings, stand-alone analytical work is critical to the success of the overall efforts.

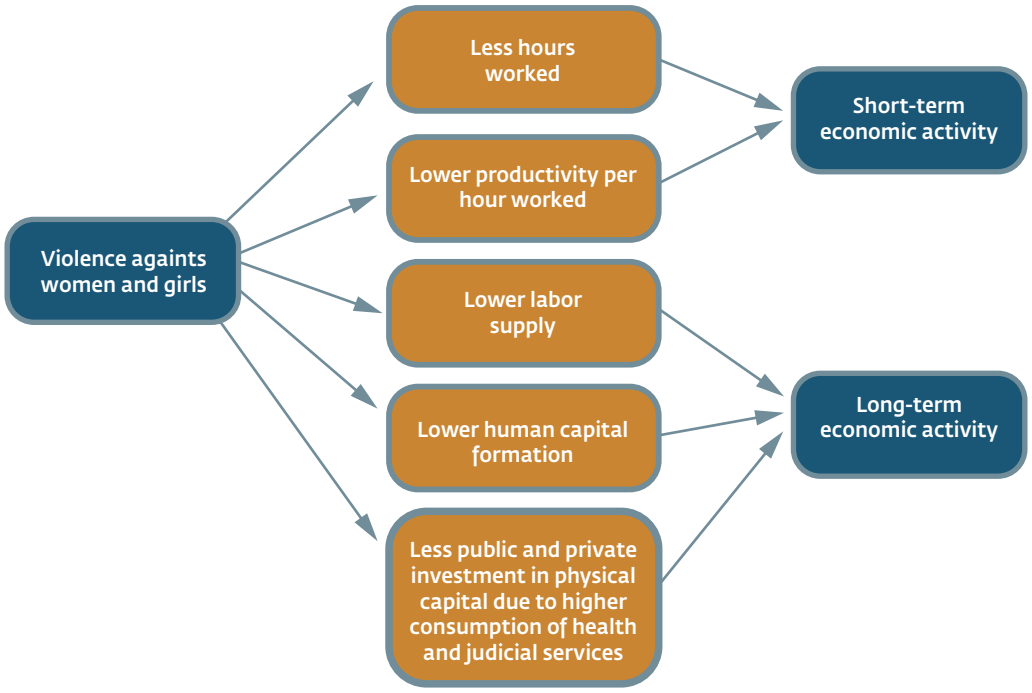
Focus Area (FA) 2: Addressing Gender-Based Violence in FCV Settings

"Humanitarian emergencies put women and girls at a greater risk of GBV due to the breakdown of protective structures and the adoption of unsafe survival strategies such as child marriage."[32]

— Girls Not Brides

GBV in FCV settings goes beyond rape and other forms of violence exercised by armed groups. In many settings, a combination of social dislocation, impoverishment, and exposure to violence leads to a dramatic increase in cases of intimate partner violence (IPV). IPV has debilitating effects on those who are affected, directly or indirectly. Other forms of GBV that are prevalent in FCV settings include forced marriage and trafficking. Women and girls often lack adequate protection mechanisms, legal recourse, and support services, leaving them vulnerable to abuse and exploitation. Besides the impacts on victims and survivors, GBV weakens interpersonal and family bonds, which in turn can affect the strength of the social contract and further increase society's fragility. In 2022, the UN Population Fund (UNFPA) reported that an estimated 7.3 million Syrian women and girls were in critical need of sexual and reproductive health services and treatment for GBV.[33]

Figure 8 Violence Against Women and Girls' Economic Growth: Transmission Channels[34]



IPV is the most common form of GBV in FCV settings. Even in cases where women leave the country first and establish themselves in a new place, there have been instances of increased violence once their partner joins them (e.g., refugees in Moldova and wives of ex-combatants and female

ex-combatants in the DRC). In addition, survival sex and relationships with power holders in these contexts make them vulnerable to partners. Furthermore, IPV also perpetuates generational violence, as witnessing it or experiencing violence as a child may increase the likelihood of becoming an aggressor or a victim during adulthood.[35]

All forms of GBV are ultimately detrimental to development. GBV not only damages the health and psychological well-being of women and girls, but it also threatens their capacity to work and function socially (see Figure 9 above). Violence against women increases the economic costs for countries, such as higher expenses on police, judicial, and health care services, as well as indirect costs, including lower productivity, decreased profitability and returns for companies, and overall high economic costs in relation to national GDP, resulting in hundreds of billions of losses.[36]

The WBG has successfully shifted from a position of considering GBV largely outside its institutional realm to now viewing it as a priority, particularly in FCV contexts. Thirty-three percent of Board-approved operations in FY22 contributed to GBV prevention and response, up from 14 percent in FY20. WBG engagement on GBV began with small trust-funded operations in FCV settings, with an emphasis on service delivery for survivors of non-partner sexual violence in the context of armed conflict. These interventions have since evolved to GBV prevention and incorporate a focus on livelihoods and economic empowerment activities.

Addressing GBV requires a comprehensive approach that includes prevention, protection, and response. This involves establishing safe spaces, including women's shelters and community centers; providing psychosocial support and access to essential services, such as medical care, counseling, legal support, and economic empowerment programs; and working to change harmful gender norms that perpetuate violence. Adopting a survivor-centered approach to addressing GBV is crucial. Community-based prevention initiatives, awareness campaigns, and training programs on GBV for humanitarian actors and community members are also important.

> ***DRC Gender-Based Violence Prevention and Response Project:*** *The objectives of the project were to increase in targeted Health Zones (i) the participation in GBV prevention programs; (ii) the utilization of multisectoral response services for survivors of GBV; and (iii) in the event of an eligible crisis or emergency, to provide immediate and effective responses.[37] The project focuses on addressing GBV in the Eastern DRC (North and South Kivu) and on expanding the coverage of services for survivors in the neighboring provinces of Tanganyika and Maniema. Key lessons from the Great Lakes (GL) GBV Project that informed the design of this project included the following: (i) the importance of shifting the focus toward prevention and behavior change activities at the community level, including livelihood-strengthening interventions; (ii) the need for greater emphasis on livelihood activities and less emphasis on legal aid or access to justice; (iii) the focus on prevention and broader dissemination of information to creating an environment of trust where survivors of violence are better able to request services; and (iv) survivors' critical need for access to income-generating opportunities.*

The recent (2023) WBG GBV 10-year retrospective reviewed the progress on GBV prevention and response in lending operations over the past decade. The findings showcase how one third of World Bank operations now integrate GBV prevention and response; operations now reach countries at all income levels and in all regions; operations integrating GBV prevention and response are now present in 97 countries, across all regions; and how key areas of investment in GBV prevention

and response.[38] The main lessons learned (see Box 1 below) are a unique set of entry points for GBV operations across all sectors. In addition to these, the critical investments in staff's technical capacity; purposeful, high-quality analytical work to inform project design and implementation; and partnerships at the global, national, and local levels have driven the exponential progress on this agenda.[39]

In 2012, 2018, and 2020, the UN General Assembly adopted resolutions urging the international community to intensify global efforts to eliminate FGM/C.[40] There are numerous international and local non-governmental organizations working to eradicate FGM/C, using a variety of strategies, including national and regional advocacy for better implementation of laws banning FGM/C, engaging with the ethnic drivers of the practice, addressing patriarchal gender norms that perpetuate FGM/C, promoting education about FGM/C through digital media and traditional outlets, and engaging with religious leaders.

At the World Bank, the FGM/C Legal Working Group is operating at the intersection of GBV, traditional harmful practices, law, and health. It is researching effective ways in which FGM/C issues can be integrated into different programs. Rising from the 2021 Zero Tolerance Day for FGM/C's theme, "No Time for Global Inaction: Unite, Fund, and Act to End FGM/C," the working group is actively participating in the intensification and acceleration of efforts with the help of the Global Forum on Law, Justice, and Development (GFLJD) and external partners.

> ***Guinea-Bissau:*** *FGM is a traditional practice that affects about 50 percent of women in Guinea-Bissau. The WBG supported the preparation of the Legal Training Manual for Professionals on the Law Against Female Genital Mutilation (FGM) (P163901). The manual was accompanied by legal literacy campaigns, training sessions, and a dedicated hotline. Legal literacy campaigns were carried out in seven communities for duty-bearers and rights-holders to promote knowledge of the law against FGM. These campaigns combined traditional media (radio, pamphlets, popular songs, information manuals, posters, and T-shirts) with community outreach campaigns. Legal literacy is necessary, since even women do not always view FGM as a criminal offense but as a "necessary" traditional practice. Legal and health professionals' knowledge of the law is key to decreasing FGM in Guinea-Bissau and increasing compliance with the law and effective prosecution.*[41]

> ***"RESPECT Women: Preventing Violence Against Women":*** *The World Health Organization (WHO) and UN Women, in collaboration with 10 other UN, bilateral, and multilateral agencies, have developed "RESPECT Women: Preventing Violence Against Women."*[42] *This publication provides a comprehensive framework to inform policy makers and implementers about designing, planning, implementing, monitoring, and evaluating interventions and programs on preventing and responding to violence against women. It is a comprehensive framework to inform policy makers and implementers about designing, planning, implementing, monitoring, and evaluating interventions and programs on preventing and responding to violence against women. The framework outlines seven inter-related intervention strategies derived from the word "respect": (R)elationship skills strengthened; (E)mpowerment of women; (S)ervices ensured; (P)overty reduced; (E)nvironments made safe; (C)hild and adolescent abuse prevented; and (T)ransformed attitudes, beliefs, and norms.*

Box 1 World Bank Group: GBV Retrospective 2012–2022: Lessons Learned

Lesson 1: GBV prevention and response is essential to reach development goals. Framing GBV as an essential part of the gender equality agenda creates space for solutions-oriented dialogue to inform project design.

Lesson 2: There are entry points across all sectors to expand work on GBV. With operations featuring GBV response and prevention activities now present in all 15 Global Practices, teams can draw on a solid knowledge base, entry points, and workable models.

Lesson 3: Prevention and response need to be addressed simultaneously. Teams have learned to focus on strengthening both reporting and case management systems to deal with cases of GBV, improving protocols, and training government counterparts in their implementation, while at the same time introducing measures to prevent further violence.

Lesson 4: Specialized staff and investments in technical capacity are essential. Investing in a growing cadre of specialists will be critical to supporting project design, evaluations, and effective implementation.

Lesson 5: Analytical work is critical to inform design and implementation. Mappings of service providers and referral networks have also been instructive in informing project design. Teams have invested in the development of quality assurance tools to monitor implementation, many of which have been taken up by clients at scale.

Lesson 6: Additional analysis is needed to inform effective approaches to shift social norms. A number of World Bank–supported operations have included indirect approaches to shifting behavior through economic empowerment, livelihoods, and education investments. These are promising interventions with potential for scale and replication.

Lesson 7: Corporate requirements introduced to address sexual exploitation and abuse (SEA) and sexual harassment (SH) are key entry points for GBV programing. The corporate requirements on SEA and SH risk mitigation have been instrumental in internal capacity building, providing structure and impetus to client dialogue, and applying risk analysis to project design.

Lesson 8: There are opportunities to invest in systems to generate economies of scale. Now that risk-mitigation systems have been embedded into individual World Bank operations in many client countries, there is a need to consolidate and move toward country-level approaches.

Lesson 9: Partnerships are central to advocating for change. Partnerships at the global, national, and local levels have been indispensable to the expansion and diversification of World Bank work on GBV. In developing these relationships, teams emphasized the need to take the time to understand the efforts of other partners to determine where the World Bank can add value.

Lesson 10: Investing in service delivery is critical in FCV contexts. World Bank work on GBV originated in FCV settings, where there is often acknowledgment by clients and other partners that tackling GBV is an urgent priority. Because FCV contexts can be especially dynamic, several operations are employing process evaluations to monitor and inform needed adjustments to interventions during implementation.

Photo Credit: Dominic Chavez / World Bank

World Bank GBV interventions in FCV settings can promote and strengthen women's leadership to take the lead role in GBV prevention. Investing in and empowering women's rights organizations is fundamental as they possess the knowledge, tools, and determination to reshape societies to be safer and more inclusive. A notable program is the IFC Waka Mere program, which mobilizes women as community facilitators and creates safe workspaces.[43]

> ***UN Women (2023) has highlighted that women's leadership is critical to preventing GBV*** *due to their diverse experiences, deep awareness, and complex knowledge. Firstly, women's leadership is imperative for challenging cultural gatekeepers and reshaping social norms by contextualizing human rights laws and principles into local contexts that are easy to understand. Secondly, women leaders can play a key role in fostering changes and connecting communities with formal mechanisms. This can be in the form of legal training and guidance. Thirdly, female leaders understand intersectional perspectives when addressing gender-based violence. They understand how different women's realities overlap and influence their experiences of violence, which allows for more effective strategies and prevents overlooking vulnerabilities.*[44]

> ***IFC 'Waka Mere' Program, Solomon Islands:*** *The Waka Mere program in the Solomon Islands helped companies to develop women leaders, strengthen good practice relating to workplace response to GBV, and promote the hiring and retention of women in the workforce, particularly in jobs traditionally held by women.*[45] *The program promoted women's leadership by supporting female staff to participate in the Solomon Islands Professional Women's Network (SIPNET). The program supported female staff to complete a leadership course targeting skills identified as important for professional women in the Solomon Islands; helped to build respectful and supportive workplaces by adopting and implementing respectful workplace policies to address workplace bullying and sexual harassment; and implemented a structured approach to support staff impacted by domestic and sexual violence. The program also increased opportunities for women in jobs traditionally held by men by identifying areas of skills shortages within the business and supporting female students to train in those areas. This was coupled with on the-job training and placement opportunities by training existing female staff to take on jobs traditionally done by men.*

Private sector responses to address gender-based violence and harassment are a crucial part of a whole of community response to reduce violence and support those affected by violence. A 2021 IFC report on Papua New Guinea (PNG), "Workplace Responses to Family and Sexual Violence in PNG," indicated how there is a correlation between the gender balance of the workforce, the level of support that companies provide to respond to family and sexual violence, and positive outcomes. This includes less acceptance of family and sexual violence, higher reporting of family and sexual violence, fewer days lost to the impacts of family and sexual violence, and more helpful responses.[46]

IFC has led the way in demonstrating how to address GBV in the workplace directly. IFC has helped clients develop guidance, build coalitions, provide training, and establish safe houses and showed early results in the form of increased productivity and cost savings in firms that adopted and followed GBV policies. This engagement has been foundational for IFC's work on gender. IFC has replicated the model, and it is shaping IFC's approach to performance standards on GBV overall.

> ***IFC Business Coalition for Women (BCFW):*** *IFC established the Business Coalition for Women (BCFW) and provided access to relevant tools, model policies, practices, and other resources in areas of equal opportunities for women's economic empowerment, career development, and protection from GBV. BCFW provides family and sexual violence (FSV) policy implementation assistance, education, and training to Bel Isi PNG–subscribing companies, while the National Capital District (NCDC) supports local government services responding to FSV.*[47]

> ***Bel Isi Partnership in PNG:*** *In PNG, 68 percent of employees experience FSV, causing a loss of 11 days per employee and an estimated annual revenue loss per company of $750,000. Bel Isi PNG is a public-private civil society partnership established in 2018 and funded by the Australian government, Oil Search Foundation, Bank South Pacific (BSP), and Steamships Trading Company. Bel Isi in PNG offers employees case management and safe house services and provides business leaders with transformational tools to support change in the workplace and community. Bel Isi PNG directly addresses the escalating cost and impact of FSV on companies.*[48]

Combating GBV ought to be an essential area of engagement for the World Bank in FCV settings. This is in line with the 2023 Gender Strategy, and it is critical to achieving the goals set in the 2020 FCV Strategy. It requires deliberate efforts which need to be tailored to each context, based on the nature of the violence, the victims and perpetrators; on the drivers of social behaviors and the scope for prevention; on the needs of survivors and of society at large to overcome the traumas. Support can be provided through a combination of mainstreaming GBV response in sectoral operations and developing stand-alone GBV projects, as may be appropriate in each context.

Focus Area (FA) 3: Engendering Forced Displacement

"Refugee women could generate up to $1.4 trillion USD to annual global GDP if employment and earnings gender gaps were closed in each of the top 30 refugee-hosting countries."[49]

— International Rescue Committee [IRC]

Women, and particularly refugee women, face unique challenges in accessing employment opportunities, including discriminatory laws and social norms, GBV, vulnerability in conflict-affected settings, and inadequate support for unpaid care and domestic responsibilities. Displaced women not only face constraints related to their gender, but also to their displacement such as legal restrictions and psychological distress. Research on the pay and employment gaps specifically faced by refugee women suggests the following to be primary causes[50]:

- Gendered occupational segregation that keeps women in unskilled, low-paid sectors of the economy.
- Intersecting inequalities and discriminatory social norms in the household and wider society.
- Legal barriers to labor market participation for displaced populations.
- Concentration of women in the informal economy, with low pay and no legal protection.
- Gendered social and business networks, to which women generally have less access.
- Lack of resources to promote women's economic empowerment in crisis settings.

The World Bank's Gender group established the Gender Dimensions in Forced Displacement (GDFD) research program as part of building the evidence on forced displacement. The research on gender-differentiated impact of forced displacement on communities show that evidence from both Ethiopia and Sudan (Darfur) demonstrated that substantial barriers constrain displaced women's access to economic opportunities, and, most notably, limited education and household care responsibilities. According to the GDFD research in Colombia, DRC, Nigeria, Liberia, and Mali, IPV rates are significantly higher for women living in households in proximity to conflict. In Mali, experiencing conflict in one's lifetime increases the risk of all forms of IPV—physical, emotional, and sexual. The study also found that women have less decision-making autonomy over their earnings in conflict-affected districts.

> ***GDFD program findings:*** *Some of the program's findings reveal expected patterns. For example, many studies have shown that women have a harder time accessing economic opportunities. The program's research, however, also presents counter-intuitive results in particular settings, underscoring the importance of country-specific analysis. The gender of the household head is an indicator of deprivation in most countries, but not all countries. For example, in Somalia*

and Jordan, male-headed households are income-poorer than female-headed households. To comprehensively assess deprivation and poverty, research must investigate beyond the gender of the household head. However, gender does influence poverty risk. In Somalia, those at risk for high poverty are single female caregivers, households with few working-age men, and internally displaced persons (IDPs) who are widows living outside IDP settlements. In Darfur, Sudan, IDP women are, on average, poorer despite working more than non-IDP women. That said, while having more income earners of either sex reduces poverty risk for IDP and non-households alike, IDP households with the largest decrease in poverty risk have more female earners. Having more male earners is associated with the lowest poverty risk for non-IDPs.

Improving refugee women's access to decent work (whether formal employment or other income-generating activities) provides significant gains for refugee women and their families, as well as the host country's economy (Kabir & Klugman, 2019). Refugees' economic integration demands more than financing and political and legal mechanisms. Maintaining the skills and motivation of refugees in host countries is critical for future livelihoods. Multinational businesses and their subsidiaries can play an important role in supporting the employment and employability of those displaced for continued human capital development. Irrespective of the length of crises or displacement, an investment in human capability is timeless and can generate value for host communities and countries of origin.

For the World Bank, the approach is two-fold: (i) support refugee-hosting countries, where politically feasible, to provide refugees with access to economic opportunities (including freedom of movement) and national education and health services; and (ii) help strengthen the corresponding rules, institutions, and systems to ensure the effective inclusion of women and girls to reduce discrimination and disadvantages.

The World Bank Bangladesh Health and Gender Support Project in Cox's Bazar *is an initiative aimed at improving health and gender outcomes for the Rohingya refugee communities and the host population in Cox's Bazar, Bangladesh. This project is focused on addressing the health needs of women and children, promoting sexual and reproductive health and rights, and ensuring access to quality health care services. It also aims to provide support to households in managing the economic and social impacts of the refugee crisis. The project is an important component of the World Bank's efforts to support the sustainable development of Bangladesh and the protection of the most vulnerable populations. As of May 2023, over 345,000 women and girls are utilizing GBV response services from the health facilities in the Cox's Bazar district (disaggregated by host and displaced Rohingya population [DRP]).*

The 2021 Syrian Women Refugee Job Creation Program in Turkey: *Between August 2020 and December 2021, four social cooperatives (Ahenk, Beri, Ekip, and Halka) were established in four Turkish cities—Ankara, İzmir, İstanbul, and Mersin—for Syrian refugee women and marginalized women in these host communities. These cooperatives are to create quality jobs and employment opportunities as well as contribute to skilled labor in Turkey. This is under*

the World Bank project Strengthening Economic Opportunities for Syrians under Temporary Protection (SuTP) and Turkish Citizens in Selected Localities (the Project), which is funded by the European Union.[51] These efforts and the work of the cooperatives supported by the Project are helping empower women refugees by providing job opportunities, reducing barriers to entering the labor force, and bringing communities together. The project involves an integrated approach that seeks to address socioeconomic barriers like childcare that keep women out of the workforce. The four pilot social cooperatives provide childcare services or dedicated spaces in their facilities under the supervision of either trained personnel or mothers who take turns caring for the children. The provision of childcare services complements other assistance rendered through the Project, including transportation services, daily stipends, and other financial support.

The 2022 South Sudan Women Social and Economic Empowerment Project (SSWSEEP): *In South Sudan, the World Bank is assisting IDPs through the SSWSEEP. This aims to (i) provide essential social and livelihood skills for women and adolescent girls in communities; (ii) support women to grow their businesses; (iii) provide services for survivors of GBV; and (iv) strengthen the institutional environment for women's empowerment. The project comprises four components that together aim at holistically addressing the specific challenges affecting growth and development of women in South Sudan, including through: (i) community-based socioeconomic empowerment support to women; (ii) establishing a women's entrepreneurial opportunity facility to support women in business; (iii) providing services for survivors of GBV; and (iv) institutional strengthening and project management.[52] The SSWSEEP is a four-year project that will be implemented by South Sudan's Ministry of Gender, Child, and Social Welfare (MGCSW) with the support of UN Women. It will target 91,000 women and 5,200 adolescent girls, while indirectly reaching 673,400 people.*

The private sector has a key role to play in supporting the economic inclusion of refugees, including women. Businesses can offer employment and training, but also a wide range of technologies and goods that can facilitate refugees access to the job market. The role of the private sector in the economic integration of refugees has been documented in four critical ways:[53]

1. Refugee-related investment contributes in a complementary manner to what is available in the market and crowds in on the private sector.
2. Investments contribute to the host economy's resilience, long-term viability, and growth potential through market development to counter shocks, including those caused by forced displacement.
3. Investment furthering the economic integration of refugees supports financial and social inclusion and benefits both the forcibly displaced and host communities.
4. Refugee-related finance and investment delivers long-term impact and is profitable and sustainable for target beneficiaries, investees, and investors alike.

The World Bank's Private Sector for Refugees (PS4R) builds bridges between the private sector and forcibly displaced people for mutual benefit while generating economic growth for the communities that host forcibly displaced people. Launched in 2018, PS4R was previously known as the Refugee Investment and Matchmaking Platform (RIMP). The work expanded from a pilot in Jordan to projects in many other countries in the Middle East, Africa, and beyond.

The PS4R approach fuels the growth of strategically targeted micro, small, and medium enterprises (MSMEs) in host communities, yielding jobs and entrepreneurship opportunities for women and other vulnerable people. PS4R supports growth of host economies in two ways: (i) coordinating in-country action that builds local MSMEs; and (ii) facilitating knowledge and good-practice exchange to support similar efforts by partners. PS4R is also a scale-up initiative that builds on existing World Bank development projects in countries where there are concentrations of forcibly displaced people, helping to add an element focused on the forcibly displaced to those initiatives.[54]

> ***PS4R in Jordan:*** *PS4R's work in Jordan between 2018 and 2022 led to $64.5 million in investments in FDP-related Jordanian businesses and $114.8 million in sales. It also contributed to the creation of 1,930 new jobs: 1,602 for Jordanians, 328 for refugees, and 1,332 for women. Capability-building for FDP-related businesses provided the foundation of the PS4R initiative. Eighty-six such businesses received enterprise development, export marketing, and other business development services through PS4R. Business-to-business matchmaking was also a critical part of the project. Deal books containing profiles of each of the supported companies—154 in all, covering 12 sectors—were at the center of that work. The deal books provide a way for FDP-related businesses to connect with local, regional, or global companies as partners, customers, or suppliers. PS4R also engaged extensively with Jordan Exports (JE), supporting their work to promote exports from Jordanian companies.*[55]

Engendering forced displacement requires the full and active participation and leadership of refugee women and girls in all their diversities. It requires the support and inclusion of refugee women and girls in planning, design, and implementation of programs and policies. There also needs to be greater support given to all refugee women's leadership opportunities to enhance their representation in decision-making and remove barriers to their participation. This requires investing in resources and education; upskilling them through capacity strengthening; and mentorship for many refugee women and girls to realize their full potential as leaders.

> ***Somalia "Rajo Kaaba" Project:*** *Preparing Women for Leadership Roles Through Education and Skills. This project has three components. The first component, "Skills for Life and Labor Market Success," aims to support adolescent girls and women to acquire basic literacy and numeracy skills, cross-cutting socioemotional and life skills, and basic vocational skills to improve their livelihoods. The second component, "Higher Skills Development for Women's Leadership," has the following sub-components: (i) establishing women's development centers; and (ii) developing a consortium of autonomous women's colleges. The third component, "Technical Assistance and Project Management," is financing systems strengthening efforts, technical assistance, and project management.*[56]

Photo Credit: Simone D. McCourtie / World Bank

SECTION III: Learning from Experiences

Important lessons can be drawn from the wealth of experience that the World Bank Group has developed over the last years in designing and implementing gender activities in FCV settings. Two sets of lessons are particularly relevant to informing future activities (see table below): lessons learned from a 2023 evaluation of the World Bank Group's engagement on gender issues in FCV contexts by the Independent Evaluation Group (IEG)[57] (see Annex 3); and key actions for improved outcomes captured in a thematic note prepared by the Gender Group to inform the Gender Strategy. These are complemented by learnings from regional experiences.

Table 1 Key Recommendations at Global Level

IEG Review	WBG's Gender Strategy: FCV Thematic Note
Key lessons: Depth, sustainability, and scale	**Key actions for improving outcomes**
• Make priorities regarding gender more explicit in country strategies • Foster engagements with communities, civil society, women's organizations, local authorities, and other key stakeholders • Ensure gender expertise tailored to the context is available for FCV-affected countries • Coordinate and collaborate with relevant international stakeholders	• Forging partnerships to deliver basic services • Enabling women's access to economic opportunities • Sustaining commitments and financial resources • Engaging women as leaders to promote stability and peace • Applying laws and regulations • Influencing informal institutions and norms • Understanding the intersectionality of vulnerabilities in FCV

Key Lessons from an IEG Review

The findings of the IEG evaluation valuation underpin four sets of recommendations for the World Bank Group to enhance its support to FCV countries for women and girls' economic empowerment, for GBV prevention and response, and for gender equality:

- **Firstly, make priorities regarding gender more explicit in country strategies**, including on women and girls' economic empowerment and GBV. This needs to be based on strong analytics (including RRAs), in collaboration with key stakeholders. This explicit prioritization involves: (i) identifying overarching, medium-term gender equality goals that are consistent with the country's context and needs and help coalesce the Bank Group's various instruments, institutions, and sector interventions in relation to those objectives; (ii) coordinating and collaborating among World Bank Group teams in the Country Management Unit (CMU) and Global Practices and at the corporate level; and (iii) leveraging the Bank Group's influencing power to consistently elevate gender issues in policy dialogues.

- **Secondly, foster engagements with communities, civil society, women's organizations, local authorities, and other key stakeholders** to define gender equality objectives and the actions to achieve them. These engagements involve: (i) identifying priorities related to gender equality (including women and girls' economic empowerment and GBV) in a participatory way; (ii) tailoring interventions to specific FCV contexts, starting with bottom-up engagements with local stakeholders during the design stage; (iii) adopting flexible and decentralized approaches to account for local constraints and diminish project risks; and (iv) building on local knowledge, processes, and capacities to increase the local ownership, cultural sensitivity, and, ultimately, sustainability of the intervention.

- **Thirdly, ensure that gender expertise tailored to the context is available for FCV-affected countries to support projects,** as well as the country engagement. This gender expertise should be adequate for: (i) supporting strategic thinking to diagnose and identify gender-related priorities and integrate them into country strategies; (ii) ensuring the quality of project design and monitoring and evaluation; (iii) effectively using the Bank Group's convening power to support country-level engagement with relevant stakeholders for the identification of gender-related priorities, their translation into policies and programs, and their implementation, monitoring, and evaluation; and (iv) improving the capacity of Bank Group staff and local stakeholders to address gender inequalities in FCV contexts

- **Fourthly, coordinate and collaborate with relevant international stakeholders engaged in gender equality in the country, including humanitarian actors**. This stronger coordination and collaboration should leverage each actor's comparative advantage to achieve common goals. The collaboration should also strengthen the adoption of the humanitarian-development-peace nexus approach and ensure the Bank Group's participation in national gender platforms and coordination groups to exchange knowledge and lessons, promote common initiatives in policy dialogues, and establish synergies across interventions to enhance their depth, scale, and sustainability.

WBG's Gender Strategy FCV Thematic Note: Key Actions for Improving Outcomes.

The WBG has accumulated experience delivering services to meet basic needs, applying a gender lens, and closing gender gaps. Based on the Gender Group's review, the share of gender tagged projects in FCV countries rose from 53 percent in 2017 to 96 percent in 2023. Investments have been scaled up by targeting more beneficiaries, strengthening national institutions, and partnering with other donors to achieve a common strategy. Good practices and lessons of experience are emerging which provide useful resources for future programming (although more are needed). These include the following four points:

- **Firstly, interventions are more relevant when their design relies on gender assessments to identify women's and girls' specific needs and constraints**. Projects that identify and address gender-discriminatory mechanisms in context-specific and culturally sensitive ways and pay attention to the heterogeneity of women and girls make the intervention relevant to diverse groups of women.

- **Secondly, World Bank–supported activities are more impactful when they are part of a comprehensive programmatic and multi-sectoral approach**. New approaches to country partnership strategies can improve coordination across activities and programs and balance

meeting immediate needs with longer-term gender norms change. Ensuring that gender is an integral part of the country dialogue is critical, and so is the mainstreaming of gender considerations across sectoral and thematic projects.

- **Thirdly, increased efforts are needed to prevent and respond to GBV**. WBG operations may adopt the modalities needed to prevent and respond to GBV in FCV settings, including an implementation framework outlining division of responsibilities between state and non-governmental actors.
- **Finally, there is an urgent need to build the evidence base on what works to accelerate gender equality in FCV settings.** This includes better understanding the interplay between FCV and gender dynamics in given contexts. It also includes understanding whether and how operations in sectors where WBG has large investments—economic empowerment, livelihoods, community-driven development—can drive norms to change.

Regional Perspectives

Addressing gender issues in FCV contexts requires a tailored approach that considers the specific context and dynamics of each FCV environment. This is critical both to ensure programs are adequately tailored to local needs and also to overcome the complex operational challenges that are common in many FCV environments. The Regional Gender Action Plans (RGAPs) provide an important foundation for "good practice" when designing and implementing gender activities in FCV settings. The RGAPs set out five-year plans for gender engagement that are unique to the political, cultural, and portfolio context and priorities of each of the seven regions. Each RGAP identifies priority areas for World Bank Group engagement, including priority gender gap areas and targets to monitor progress. Experience across regions can also provide important lessons to inform future activities.

Europe and Central Asia (ECA)

The main FCV issues in ECA have been concentrated around the Ukrainian conflict (and the resulting refugee flows), the presence of large numbers of Syrian refugees in Turkey, and the legacy of lasting tensions in both the Western Balkans and the Caucasus. FCV-affected countries in ECA are largely middle-income countries, with sophisticated economies, solid institutions, and relatively liberal gender norms. The challenge has been to take advantage of such environments to achieve real progress through financial support, as well as stepped-up policy dialogue and analytical work—including to communicate to both governments and local stakeholders the economic benefits of women's and girls' inclusion.

In Ukraine, the challenge for the World Bank Group has been to ensure that operations adopt an adequate gender lens (including with regards to internal displacement)—in a context where gender dynamics have been upset by the large outflows of women and children. In refugee-hosting countries (including Turkey), the priority has been to help include women and girl refugees in national education, health, and social service delivery systems, as well as in the labor market. Finally, in countries that have long been affected by tensions, the gender agenda is largely similar to what is needed in a non-FCV context, with an additional "do no harm" focus.

IFC Digital Corridors Project in Ukraine: *The majority of Ukrainian refugees now residing in nearby countries (Poland, Moldova, Slovakia, Hungary, and Romania) are women and children. To help address the challenge, IFC developed the Digital Data Corridors (DDC) initiative with the aim of facilitating access to finance for Ukrainian refugees in financial institutions in host countries through digital credit data exchange across borders. By creating data highways from Ukraine to European countries to transfer data of business and individuals, DDC helps Ukrainian refugees to be more "credit visible" and thus supports financial inclusion in host countries. For instance, IFC supported Poland's Biuro Informacji Kredytowej (BIK) and Moldova's Biroul de Credit and the Ukrainian Bureau of Credit Histories in establishing partnerships that will help Moldova and Poland put in place its first cross-border electronic data exchange mechanism. Building on the DDC infrastructure, the Fair Isaac Corporation (FICO), a recognized global leader in credit scoring analytics, has launched an innovative FICO Score as part of an effort aimed at helping Ukrainian refugees get credit (December 2023). As of February 29, 2024, Digital Data Corridors is operational in 13 countries, including Poland, Moldova, Latvia, Lithuania, Estonia, Georgia, Slovakia, and the Czech Republic.*[58]

The Country Gender Action Plans (CGAPs) in Armenia (2016) and Moldova (2017) *had four common lessons emerge from the preparation of the piloted CGAPs in ECA. These lessons were: (1) including CGAP commitments in the existing lending pipeline to make them more likely to be implemented; (2) CMUs enforcing a strict rule that all commitments made in the CGAP must be fully confirmed with the respective Task Team Leads (TTLs) to ensure the Action Plan's credibility; (3) conducting at least two rounds of brainstorming and consultations with TTLs to enable the CGAP team to fully account for and explore gender actions in the existing portfolio and then expand into potential new areas for the upcoming country partnership framework (CPF); and (4) integrating CGAP commitments into the CPF Results Framework (as was done in Moldova) to give them "teeth."*

South Asia (SAR)

SAR has been facing two distinct FCV-related situations: Afghanistan and the Rohingya crisis in Bangladesh. Since the Taliban takeover of Afghanistan in August 2021, there has been a rapid increase in discriminatory gender norms and curtailing of freedoms and rights for Afghan women and girls, with dramatic impacts on female labor force participation and access to education and health services, as well as on the prevalence of GBV, forced marriage, child marriage, and IPV. This has raised a range of challenges in an environment where the World Bank Group has limited influence, and efforts have hence focused on analytics activities. In Bangladesh, the arrival of a large number of displaced Myanmar nationals (Rohingya) in 2017 has led to the establishment of large refugee camps where women and girls have no access to the labor market, severe restrictions on their education opportunities, and high exposure to GBV risks, including early marriage and trafficking. The World Bank Group's ability to address these challenges is constrained by the broader policy framework that Bangladesh has established to prevent the Rohingya's economic and social inclusion.

The Afghanistan Gender Monitoring Survey (AGMS) *was developed and implemented to collect gender data and uplift the voices of Afghan women to inform humanitarian and development programs. A total of 3,825 phone surveys were successfully completed.*[59] *Respondents emphasized the importance of women's human rights and participation, food security, and access to public services. The AGMS has demonstrated the possibility to collect data in a women-centered manner that prioritizes respondents' safety, even in a difficult FCV context—and its methodology could be replicated elsewhere.*

The Emergency Multi-Sector Rohingya Crisis Response Project (EMCRP) in Bangladesh. *The Rohingya crisis has been one of the fastest developing forced displacement emergencies in the world to date. Out of a total of almost 1 million displaced Rohingya population (DRP), 52 percent are women and girls who have been subjected to gender-based violence since crossing into Bangladesh in August 2017. The Bank approved the Emergency Multi-Sector Rohingya Crisis Response Project (EMCRP) in March 2019. The project is committed to strengthening the local community's systems to improve access to basic services and build the disaster and social resilience of the population of Cox's Bazar district.*[60] *So far, the following has been achieved: (i) a Health and Gender Support Project for Cox's Bazar district ($150 million); (ii) 16,300 DRP have access to improved water sources, of whom 112,476 are women; (iii) 3,790 have access to improved sanitation, of whom 27,971 are women; and (iv) 10,500 women and girls are using GBV prevention and response services as a result of the project.*

Latin America and the Caribbean (LCR)

There have been two main sets of FCV-related issues in LCR: the outflow of Venezuelans across the region and the prevalence of high-levels of interpersonal violence in a number of countries. Countries across the region have adopted a progressive approach to Venezuelan nationals, and the challenge has been to ensure the effective inclusion of women and girls in the labor market and in the education and health systems. Separately, the region has been affected by high levels of interpersonal violence, with LCR having the highest rate of femicide in the world and relatively large numbers of women and girls being victims of kidnapping, gang rape, sexual slavery, and trafficking. Where such violence combines with low institutional capacity, instability follows, as has been the case in Haiti. The nature of this violence has presented task teams with a series of challenges when designing projects and interventions. The World Bank Group has had a limited financial engagement in this area, with a view to strengthening coping capacities, developing integrated approaches at the local level, and mainstreaming efforts at the sector level.

Ecuador Green and Resilient Recovery (EGARR) DPF was approved in 2022. *Despite Ecuador's rights and legal protections to migrants and refugees, 54 percent of Venezuelans remain in irregular legal status due to a lack of documentation or other hurdles. This means that Venezuelan migrants struggle to access social services, enter the formal workforce, and get quality jobs. These outcomes are even worse for migrant women. One of the triggers of*

the DPF is the operationalization of the reforms to the Human Mobility Law, which will help reduce the vulnerability of Venezuelan migrant women who are exposed to trafficking and sexual exploitation risks. The regularization process, divided into three phases, will allow for irregular Venezuelan migrants to gain a regular migratory status, including access to a national identification card and other documents allowing them to enter formal employment, access banking, secure housing and other financial services, benefit from social assistance, and ease their access to several services and protections.

The Social Sustainability and Inclusion (SSI) team in LCR developed GBV profiles in 10 countries within the region. *This was in response to the scarce information on GBV actions in LCR, which was creating a shortage of information on primary prevention interventions. In addition, SSI supported GBV research and evaluations on what worked in Bolivia, in Ecuador, and at the regional level. The team further identified and compiled GBV primary prevention interventions and programs from 2010–2022 and created a dashboard that served as a knowledge sharing and management tool for LCR. This was able to close information gaps by including unpublished information and stakeholders' knowledge about existing interventions and included user-friendly tools useful for developing evidence-based policies.*[61]

Africa West and Central (AFW)

AFW has experienced several negative FCV trends, with a regional political crisis and conflicts across the Sahel (Burkina Faso, Mali, Niger) that could spill over into other parts of the region, and significant levels of institutional fragility and/or medium levels of conflict in countries such as Cameroon, Central African Republic (CAR), Chad, Congo-Brazzaville, Guinea-Bissau, or Nigeria. Several of the countries in the region are also hosting large numbers of refugees in low-income, low-capacity environments (e.g., Cameroon, Chad, Niger). In the Sahel, the World Bank Group's engagement on gender issues, particularly through the Sahel Women's Empowerment and Demographic Dividend project (SWEDD), has continued in spite of the circumstances, while gender activities are also mainstreamed throughout the portfolio. In countries experiencing institutional fragility, there have been a variety of approaches to advance the gender agenda, based on the local context, challenges, and opportunities. In refugee settings, the objective has been to reduce the gender gap through sectoral operations.

The Sahel Women's Empowerment and Demographic Dividend (SWEDD) project *is financed by the World Bank and implemented by the governments of Benin, Burkina Faso, Chad, Côte d'Ivoire, Mali, Mauritania, and Niger. It aims to empower women and adolescent girls and increase their access to quality education and reproductive, child, and maternal health services. The SWEDD is being implemented with technical support from the UN Population Fund (UNFPA) through $295 million in financing from the International Development Association (IDA). To date, 99,704 women have benefitted from vocational training, and more than 4 million people have been reached by awareness campaigns in issues related to reproductive, maternal, and child health and violence against women.*[62]

Nigeria for Women Project (NFWP): *The World Bank, in partnership with the Nigerian government and the Bill and Melinda Gates Foundation, supported the implementation of the NFWP. The program aimed to improve women's livelihood opportunities and facilitate their access to economic markets using a model of women's affinity groups (WAGs). By providing opportunities in four components—the development of social capital, the building of livelihoods, the creation of partnerships, and messaging about gender and other social norms—the program works to overcome institutional and social barriers that currently restrain economic outcomes for women. To date, $7.3 million total savings and over $4.3 million total in loans have been taken; 226,918 business plans for individual livelihoods grants have been disbursed, totaling N10.2 billion ($22.1 million), and 3.9 million women have been mobilized into WAGs who will benefit from livelihood enhancement and financial inclusion.*[63]

The IFC Africa Fragility Initiative (AFI) *is a five-year program dedicated to supporting responsible private sector–led growth and job creation across 32 African countries affected by fragility and conflict, with a strong gender focus. The $74 million program is supported by multiple donors and is intended to support IFC's FCS commitments under the WBG FCV Strategy and the 2018 Capital Increase Package. IFC, through AFI, will provide on-the-ground support to encourage and catalyze investment in countries where business costs are high, operational challenges are formidable, and development needs are great, including in the Sahel, where a combination of instability, rapid population growth, shifting climate, and food shortages have left the region in a stubborn fragility trap. As part of the AFI, IFC and its partners will provide market intelligence, identify and work with promising local businesses to prepare them for investment, and build relationships crucial to job creation and development success.*[64]

Africa East and South (AFE)

AFE is also experiencing various forms of fragility: national-level conflicts (e.g., Somalia, South Sudan, Sudan); subnational conflicts associated with various degrees of institutional fragility (e.g., Burundi, DRC, Ethiopia, Mozambique); high levels of institutional fragility and political crises (e.g., Eritrea, Zimbabwe); and refugee-hosting challenges in low-income, low-capacity settings (e.g., Burundi, DRC, Ethiopia, Kenya, Tanzania, Uganda, Zambia). The World Bank Group has developed a series of approaches to respond to gender-based challenges in each of these situations.

Somalia CPF FY24-28: Women's Empowerment Platform. *The CPF will focus on inclusion by empowering girls, women, and minority groups, which will help address the FCV drivers. The World Bank will leverage the active Somalia Women's Empowerment Platform to provide analytical support and mainstream gender into World Bank–supported operations. Operations of the CPF will target, among other results, enrollment of girls in primary school; second-chance education for girls; cash transfers for women; access to finance for women-owned firms; adoption of improved agricultural technologies among female farmers; and access of women to improved water sources.*[65]

The Ethiopia (3Rs) project, Recovery-Response-Resilience for conflict-affected communities. *The implementation of GBV-related activities is led by the Ministry of Women and Social Affairs (MoWSA). The project addresses the immense need for multi-sectoral GBV response services in conflict-affected communities, including improved access to medical, psychosocial, and case management support, while also supporting socioeconomic empowerment interventions to reduce vulnerability to violence and enable longer-term recovery of GBV survivors. As of November 2023, in Tigray alone, the project has reached over 150,000 women and girls, including through provision of needed services through the 10 supported women and girl-friendly spaces, while over 2,300 women and girls were referred to medical, legal, and basic services through supported health facilities. Over 44,000 individuals received mental health and psychosocial support services (MHPSS), and over 64,000 dignity kits have been distributed. UNFPA is launching SASA! Together as part of broader prevention interventions, and it also engages in accelerated community mobilization and sensitization activities for behavior change through men and boys' engagement, as well as engagement with community leaders, religious leaders, youth groups, and women's groups.*

Mozambique Northern Urban Development Project 2022 *will help address gender inequalities, with a particular focus on women's access to land rights. The project will continue to compile systematic gender data through surveys and participatory data gathering in each intervention area, and it will support the collection, analysis, and dissemination of urban and housing data disaggregated by gender. The project will actively engage women through targeted communication, capacity building, and legal assistance campaigns to inform about their land tenure rights and to help them throughout the process to obtain a right to use and benefit from land (Direito de Uso e Aproveitamento dos Terras [DUAT]) in the name of women-headed households or co-registered with their partners. Gender-based considerations will also be incorporated in the design of urban infrastructure and housing, for instance, to create specific community safe spaces for women to gather and support income activities and reduce the overcrowding of spaces, thereby decreasing the vulnerability of women and girls to sexual violence. The project will also actively support the training of women in marketable skills in construction. Finally, the project will actively support the meaningful participation of women in local decision-making during consultative processes.*

Burundi CPF FY19-23. *Building on the Systematic Country Diagnostic (SCD), this CPF places women's empowerment at the center of the WBG interventions, to address their socioeconomic vulnerabilities and to build resilience in the economy and the society and realize opportunities for future inclusive growth. In this context, the CPF will help the country build human capital and inclusion with a strong focus on generating positive impacts on women through, for example, cash transfer programs targeting women and promoting investments in maternal health and nutrition services and girls' education. The CPF will emphasize building women's capacity to seize economic opportunities by focusing on livelihood developments in rural*

areas through agriculture-based job creation and facilitate their access to markets, as well as access to finance. Women's empowerment is also a part of the Bank's interventions to strengthen government accountability (foundation) by promoting women's participation in decision-making processes in the context of service delivery at the local level.[66]

Middle East and North Africa (MNA)

The FCV challenges faced in the MNA region have been multi-fold from institutional fragility (e.g., in Iraq, Lebanon, or the West Bank and Gaza), to active conflicts (e.g., in Libya, Syria, and Yemen), to the consequences of large refugee outflows (including Syrian refugees in Iraq, Jordan, and Lebanon). In countries experiencing institutional fragility, the World Bank has mainly focused its gender activities on data and knowledge, policy dialogue, and operational engagement (see Figure 10 below). In countries in active conflict, the WBG has been mainly engaged through analytical work at a strategic level but with a reduced ability to affect gender outcomes.

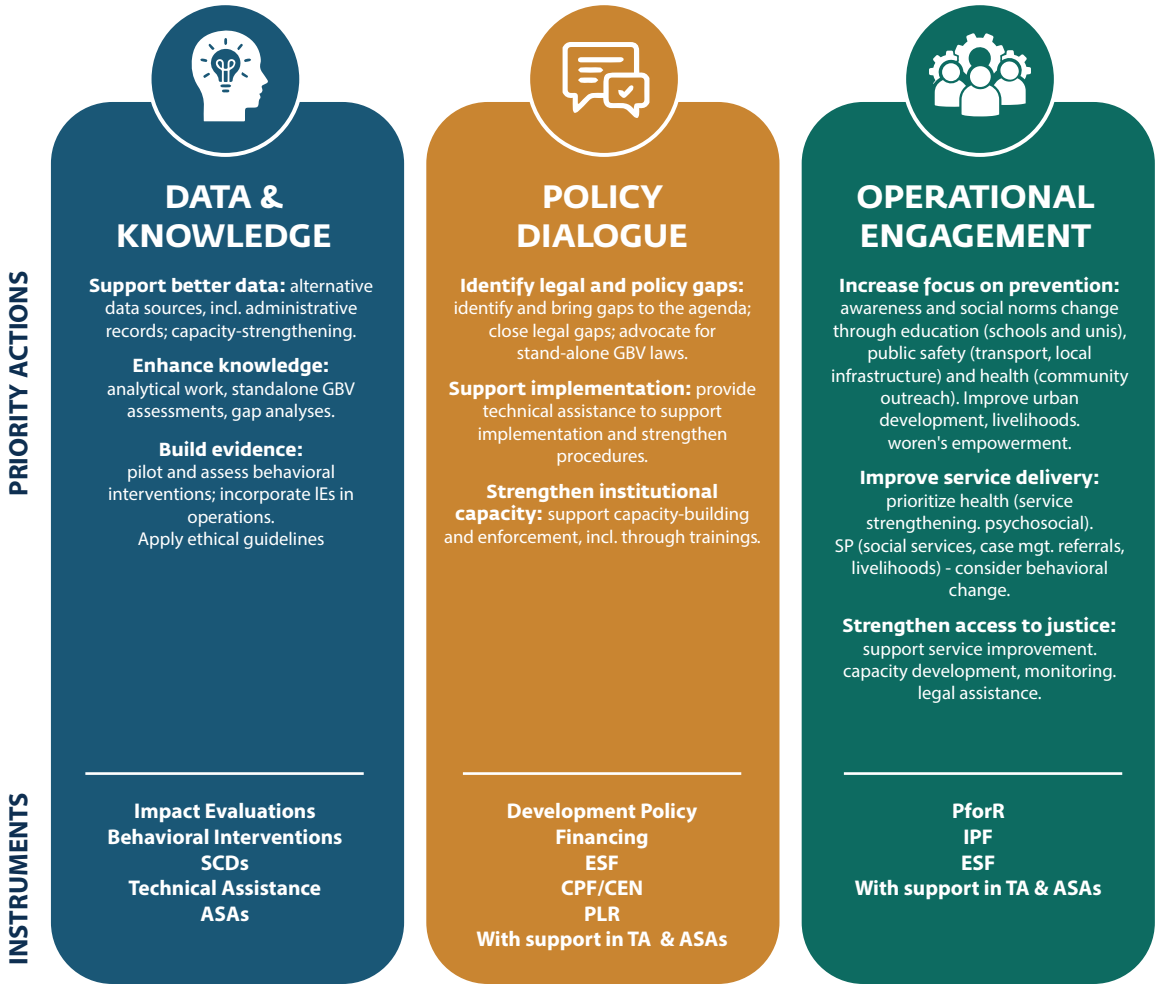
In Yemen, the World Bank Group is engaged in supporting a number of gender activities including the Yemen Rainwater Harvesting Project. In refugee settings, the WBG has aimed to support hosting countries in managing large numbers of refugees, including by supporting a degree of socioeconomic inclusion.

Yemen Rainwater Harvesting Project: *Yemen is one of the world's most water-scarce countries, with access to this precious resource made harder by conflict and forced displacement. Rainwater harvesting improves access to water and eases the burden on women and children, who traditionally collect water. The World Bank and partners work with local communities to build rainwater harvesting systems, providing work opportunities and access to safe drinking water. The World Bank's Emergency Crisis Response Project has sought to address this situation by providing closer access to clean water, a life changer for rural populations of Quhal and other villages. Funded by the International Development Association and implemented by the UN Development Program (UNDP) in partnership with the Social Fund for Development and the Public Works Project, the project has helped build reservoirs and water harvesting cisterns. So far, the water harvesting systems have contributed to the collection of 1.06 million cubic meters of water with the 814 water reservoirs and 29,014 household water harvesting cisterns that have been built. These now provide access to water for more than 1.1 million vulnerable, war-affected Yemenis.*[67]

Iraq CPF FY22-26: *Several activities on women's economic empowerment have been launched in Iraq under the WBG Mashreq Gender Facility. Under this Facility, over the last year and a half, a women's economic empowerment action plan has been adopted by the Government of Iraq. The activities focus on strengthening institutional, social, and legal environment and increasing economic opportunities for women. Progress to date includes: (i) providing recommendations to the draft law on domestic violence which was approved by the Council of Ministers; (ii) drafting regulations that give women preferential treatment in access to*

public contracts; (iii) supporting the launch of a loan initiative for women in collaboration with the Commercial Bank's League; and (iv) agreeing with the Chamber of Commerce on training sessions to private sector companies in order to introduce family-friendly policies. Also, through its "Women's Economic Participation Project," IFC aims to improve firm-level practices and policies aimed at increasing the share and retention of women in payroll employment and/or improving the quality of women's payroll jobs in the private sector in Iraq. The IFC project also aims to support the creation and growth of women-led early-stage start-ups.[68]

Figure 9 **2021 MENA Regional Gender Action Plan: Priority Actions**[69]



IFC's Banking on Women Program in the West Bank and Gaza: *Today, more than 60 percent of women-owned businesses in the West Bank and Gaza have unmet financing needs. Bank of Palestine's "Felestineya" program is working to close this gap. Launched in March 2015 with support from IFC, the Banking on Women program offers specialized financial products for women—including collateral-free or gold-guaranteed loans, as well as non-financial services such as an online business toolkit and a mini-MBA program to help women grow and develop as entrepreneurs.*[70] *The IFC's Banking on Women program is a dedicated business line focused on increasing finance for women entrepreneurs. Since its inception, IFC Banking on Women has mobilized and invested over $4.6 billion in financial institutions to finance women MSME entrepreneurs, with over 250 investment and advisory projects in seventy-six countries, of which an estimated 38 percent have been in IDA and fragile and conflict-affected countries.*

West Bank and Gaza: *The World Bank has long recognized the inclusion and economic empowerment of women as a key factor for long term peace and stability in the West Bank and Gaza. The challenge of hiring women in labor-intensive works in culturally conservative contexts is a significant challenge. To overcome this, a bottom-up approach, through local solutions for women, was adopted where municipalities created new positions in surveying, archiving, and communications that would not only complement field work activities in road maintenance and solid waste collection but would also improve its quality. From May to September 2020, the number of female jobs increased from 292 to 756 out of 5,298, meeting the project's expected 15 percent target.*[71]

East Asia and Pacific (EAP)

FCV-related issues in EAP have been largely concentrated in Myanmar, in the form of institutional fragility and local conflicts, and the Pacific Island Countries, in the form of institutional fragility and (in some cases) high levels of GBV. In Myanmar, the World Bank Myanmar Community Support Project is improving nutrition of vulnerable groups, including women. In the Pacific countries, the incidence of GBV ranges from 40 to 68 percent of the female population, and girls have been particularly vulnerable. Community-based interventions projects mainstreamed into sectoral projects have helped to open up dialogue on sensitive gender issues and to gradually remove gender barriers and negative gender norms.

The 2023 Myanmar Community Support Project. *The development objective of the project is to improve food security and livelihoods of vulnerable populations in selected areas of Myanmar. The project has four components, one of which is to improve nutrition of vulnerable groups, which has financed the provision of specialized nutritious foods to 6,285 at-risk children under the age of five and 2,334 pregnant and lactating women and girls, as well as investing in improved knowledge on positive nutrition behaviors in Rakhine State. The project also provided 27,815 beneficiaries with relief assistance, of whom 53 percent were women. In addition,*

the project supported 130,501 beneficiaries with livelihood-support assistance and 160,601 beneficiaries with access to basic infrastructure, of whom 52 percent were women. More than 90 percent of female respondents reported satisfaction with the support provided.

The Community Access and Urban Services Enhancement (CAUSE) Project in the Solomon Islands. *The World Bank has supported the government of the Solomon Islands to bridge the gap in economic opportunities between women and men through the CAUSE Project. CAUSE improved the basic infrastructure and services for many of the Solomon Islands' most vulnerable people, particularly those in urban areas. It assisted communities to become self-sustaining by prioritizing skills training, short-term employment, and income-generation opportunities. One half of those employed in project activities are women, 52 percent of whom are young women.*

The Child Nutrition and Social Protection Project 2022 in Papa New Guinea (PNG). *PNG is ranked 161 out of 162 countries in gender inequalities in reproductive health, empowerment, and labor market participation. High prevalence of GBV and persistent traditional gender roles significantly limit women's opportunities to engage in income-generating activities. The project will aim to reduce the gender gap in financial inclusion in PNG, as well as promote account utilization by: (a) offering a mix of payment options for the child nutrition grant; (b) promoting the use of digital payment via bank account or mobile wallet, where feasible; (c) targeting pregnant women or mothers of young children as grant recipients and supporting them to open bank or mobile wallet accounts; and (d) training grant recipients on the use of basic electronic payment services.*

Learning from Experiences: Key Highlights

✓ **Moving beyond gender tagging** by creating effective and sustainable gender value chains is key to the success of gender operations in FCV settings. This can be achieved through thinking more about outcomes and what can be done to ensure resilience and inclusion.

✓ **Understanding distinct cultural norms is essential for project effectiveness.** Working in tandem with Regional Gender Action Plans (RGAPS) and closely with Regional Gender Innovation Labs (RGILs) is key to understand and incorporate the political nuances and distinct cultural norms and practices in ECA, LCR, Africa, EAP, MENA, and SAR are essential.

✓ **Enhancing the role of women in communities through education, finance, and partnerships is essential to building resilient communities** that foster peacebuilding initiatives. Creating women-led self-help groups—or other women's collectives—as platforms for addressing social, economic, and political challenges in communities that often lead to grievances and violence can directly contribute to the prevention of conflict.

✓ **Sensitization and norm transformation to induce behavioral change is key to addressing FCV and gender challenges.** In addition, addressing violence in FCV requires identifying the drivers of violence to mitigate risks and strengthen coping capacities, preventing interpersonal violence, and developing an integrated approach at the local level and a mainstreaming approach at the sector level.

✓ **More systematic monitoring and evaluation to build evidence of best practices in diverse FCV settings for quality responses for GBV survivors**. Increasing access to sustained services for GBV survivors and quality responses for GBV survivors that are forcibly displaced should be a priority for ministries overseeing services. Investing in efforts to prevent IPV among forcibly displaced populations should be accompanied by more systematic monitoring and evaluation to build evidence of best practices in diverse FCV settings.

✓ **Engaging men and boys as promoters and beneficiaries is essential for effective programming.** This is required to explicitly change norms, shift opportunities, and build resources and agency for women and girls. Engaging men and boys as beneficiaries will enable communities to gain from more equitable norms and relationships.

Photo Credit: Simone D. McCourtie / World Bank

SECTION IV: Getting Results on the Ground

Fragile, conflict, and violent (FCV) settings present unique challenges that make development engagement risky and challenging. This includes insecurity, weak formal institutions, weak rule of law, increased tendencies for markets to fail, and conflict-related changes within households. Within the broader context of the World Bank Group's evolution, particular attention must be paid to ensuring that programs and responses are tailored to each country's situation, while allowing for depth, sustainability, and scale.

There are several existing processes and instruments that task teams can draw on to maximize gender outcomes in FCV contexts. These include: (i) understanding gender action and FCV dynamics; (ii) joining gender and FCV analyses; (iii) leveraging on the FCV envelope to strengthen gender dialogue; (iv) leveraging Development Policy Financing (DPF) as an effective instrument to address inequalities and prevent GBV; (v) mainstreaming gender across FCV portfolios; (vi) fostering and leveraging innovation; (vii) enhancing internal capacity; and (viii) developing synergies through strong partnerships.

Understanding Gender Action and FCV Dynamics

Because gender and FCV dynamics are linked, gender action has the potential to contribute to reducing FCV by addressing the drivers of fragility or strengthening social resilience. Gender inequality is often linked to power dynamics and discrimination: it plays a key role in the fabric of society and can also fuel some of the social tensions that lead to violence.

Evidence remains limited as to what works. The literature has explored several hypotheses, including on the role of female political participation and economic equality on FCV. For example, researchers have studied whether women's inclusion in peace processes can help better address structural fragilities, and they have observed that women's participation in peace negotiations tends to result in more comprehensive and sustainable agreements—although the sample is very small and the causality difficult to determine. Researchers have also looked at unequal access to resources, economic disparities, political exclusion, and unequal power relations between genders as sources of grievances and tensions within societies. They have discussed the way the transformation of gender norms—including by challenging harmful gender norms and promoting positive masculinities—can contribute to conflict prevention and resolution. Still, much remains to be done to build solid evidence on possible ways for gender action to best contribute to reducing fragility.

Against this backdrop, gender efforts aimed at reducing fragility need to be tailored to each situation. Programs need to reflect the specific circumstances prevailing in a given FCV setting, in terms of the drivers of fragility, the gender dynamics and their evolution, and the corresponding challenges and opportunities. Conducting a thorough gender and FCV analysis is essential to identify underlying power dynamics, social norms, and the way they can be harnessed or transformed to reduce fragility. This in turn can inform risk and resilience assessments (RRAs), operational programs, and conflict prevention and mitigation strategies.

A critical priority in FCV contexts is to "do no harm," and this is also true in the case of gender action. Gender programs in FCV settings ought to be designed with adequate consideration to their possible impacts on FCV dynamics, and with a view to avoiding aggravating tensions or creating new fault lines. This requires a solid analysis that can inform both project design and implementation mechanisms.

The World Bank can also use its convening, analytical, and financial power to help advance the discussion on the critical issue of gender action as an instrument to reduce fragility. Where the environment is right, there may be scope for testing new approaches by building on an in-depth analysis to design pilot engagements and by conducting a rigorous evaluation of these pilots' impacts to draw lessons that can inform future programs in the same setting or elsewhere.

> ***The Emergency Crisis Response Project (ECRP) in Yemen:*** *Between 2015 and 2022, protracted conflict in Yemen caused massive damage and a major humanitarian crisis. The ECRP and the Emergency Health and Nutrition Project (EHNP) were implemented in collaboration with the United Nations Development Program (UNDP), the Social Fund for Development (SFD), and the Public Works Project (PWP). This initiative aimed to address the crisis through various measures, including large cash-for-work projects, support for small businesses, and the rehabilitation of community assets, all to benefit vulnerable households. Between 2016 and 2022, the ECRP achieved significant results. A total of 678,723 mothers and children benefited from nutrition services, while 2,771 young individuals were trained and employed as schoolteachers, with 50 percent of them being women. 3,196 women received support in the form of livestock, troughs, and fodder, which helped improve their livelihoods. Grants were provided to support 5,804 small and micro enterprises, with 47 percent female beneficiaries.*

> ***WBG Mashreq Gender Facility:*** *From 2022 to 2026, several activities on women's economic empowerment have been launched in Iraq under the WBG Mashreq Gender Facility. Under this facility, over the last year and a half, a women's economic empowerment action plan has been adopted by the Government of Iraq. The activities focus on strengthening institutional, social, and legal environment and increasing economic opportunities for women. Progress to date includes: (i) providing recommendations to the draft law on domestic violence, which was approved by the Council of Ministers; (ii) drafting regulations that give women preferential treatment in access to public contracts; (iii) supporting the launch of a loan initiative for women in collaboration with the Commercial Banks League; and (iv) agreeing with the Chamber of Commerce on training sessions to private sector companies in order to introduce family-friendly policies.*[73]

Particular attention is needed to reflect on the connections between gender and FCV dynamics. This is to ensure that World Bank–supported activities are designed in such a manner that they can contribute both to gender equality and to addressing the drives of fragility (or strengthening social resilience) at the same time. This can build on the RRAs and typically requires investing in analytics and stakeholders' consultations, as well as in designing projects in such a manner that they can be flexibly adjusted during implementation to reflect rapidly evolving circumstances.

Joining Gender and FCV Analyses

The World Bank has enhanced its analytic capacity to engage in fragile situations through RRAs, which inform CPFs. A total of 32 RRAs (or RRA updates) have been delivered since the launch of the FCV Strategy in both International Development Association (IDA) and middle-income FCV countries. RRAs aim to identify drivers of fragility and factors of resilience in a given setting. RRAs recognize the importance of gender in understanding and addressing risks and vulnerabilities, and they typically discuss gender inequalities as well as the risks of gender-based violence. This analysis can help to identify actions that can reduce risks and build resilience in ways that are gender sensitive.

Looking ahead, RRAs will need to further refine their consideration of the interplay between gender and FCV dynamics. In particular, close attention needs to be paid to understanding the way FCV can affect gender outcomes, as well as how gender interventions can affect fragility in a positive or negative manner. In some contexts, it will be important to understand how gender intersects with other factors of identity, such as race, ethnicity, and class. In all, it is critical to engage with both men and women in the consultation process to ensure that all voices and perspectives are represented.

> ***Afghanistan RRA:*** *Given the Taliban's firm grip on power and their intransigence on gender and democratic rights, aid risks are especially pronounced. The implications and recommendation highlighted in the RRA include: (i) the Taliban are unlikely to move towards adherence to international standards on gender and rights; (ii) conflict risks are likely to remain elevated; (iii) regional players will continue to have a key role in determining FCV and economic outcomes in Afghanistan; and (iv) minorities and women are likely to continue to face difficult conditions and high risks. The World Bank should respond by (i) working with the Taliban "as they are" to protect development outcomes and the vulnerable; (ii) mainstreaming conflict analysis, adapting rapidly to changing conditions, and prioritizing a "do no harm" approach; (iii) working with regional partners to mitigate tension and strengthen incentives for cooperation; and (iv) focusing support on the excluded and vulnerable.*

In parallel, efforts are needed to translate existing research and analytical work into practice. There is a need, for example, to generate more evidence about masculinities to inform and influence effective programming and messages that engage men and boys as allies to achieve gender equality. Yet some of the research is already available, and the challenge is to apply it to develop evidence-based interventions. Similarly, over the past three years, the Bank has deepened analytical work on the gender dimensions of forced displacement, including through the Gender Dimensions of Forced Displacement Program. This research—including income and multi-dimensional poverty, livelihoods, gender norms, and the risks of experiencing intimate partner violence (IPV) and child marriage—can help inform the growing number of World Bank Group–financed forced displacement operations.

Leveraging on the FCV Envelope to Strengthen Gender Dialogue

Several approaches and financing tools have been developed over the last few years to enhance the policy dialogue in FCV contexts, **which can be used to strengthen gender programming**. This includes in particular the FCV Envelope under IDA, which provides additional resources to several FCV countries; the IDA Window for Host Communities and Refugees (WHR) and the Global Concessional Financing Facility (GCFF) to support refugee-hosting countries; and several trust funds, including the State and Peacebuilding Fund (SPF).

The FCV Envelope provides resources to IDA countries facing different kinds of FCV situations. These include: countries in active conflict (e.g., South Sudan, Yemen) where IDA is providing a minimum allocation to enable the World Bank Group to remain engaged (Remaining Engaged in Conflict Allocation [RECA]); countries at risk of escalating into high-intensity conflict or large-scale violence (e.g., Cameroon, Mozambique) to support prevention and resilience efforts (Prevention and Resilience Allocation [PRA]); and countries that are experiencing an improvement in the FCV situation (e.g., The Gambia) that can be supported to restore peace and stability (Turn-Around Allocation [TAA]). The PRA and TAA provide significant amounts of supplemental resources over and above the country's regular IDA allocation (Performance-Based Allocation [PBA]). These "top-up" resources enable IDA to increase the volume of its operations and hence offers opportunities for strengthened gender action.

To be eligible for the PRA and TAA, countries need to adopt a strategy to address the drivers of fragility and strengthen resilience, and this can create opportunities for gender action. The government strategies, which have to be acceptable to IDA, are accompanied by a set of milestones against which progress is assessed (and the additional allocation reconfirmed) on an annual basis. The eligibility process hence requires strong government policy and leadership and comprehensive dialogue anchored within broader international efforts. This creates opportunities for gender dialogue. In 2022, there were 140 milestones for the 11 PRA and TAA recipient countries. A preliminary review suggests that most countries with gender equality milestones are making substantial progress; however, currently only 18 of these 140 milestones address women and girls' inclusion or empowerment, gender-based violence, or health. Leveraging on the FCV envelope, a key action should be to aim for at least one gender milestone for each eligible country.

> *In **Chad**, the gender milestone has a particular focus on reproductive, maternal, child, and adolescent health and nutrition services. An initial baseline assessment done in March 2022 for the Health System Performance Strengthening Project found that in the 812 surveyed health centers, 19,410,109 persons, of whom 65 percent are women, received essential health and nutrition services.*

In parallel, the World Bank Group is providing additional and concessional resources to refugee-hosting countries. In low-income countries, this is achieved through the IDA WHR, which provides additional IDA resources, half in grant and half in regular IDA terms. In middle-income countries, the GCFF is providing grant resources to soften the terms of International Bank for Reconstruction and Development (IBRD) borrowing for projects benefiting host communities and refugees. These additional resources provide opportunities for increased gender programming in support of forcibly displaced populations and their hosts.

The WHR and the GCFF offer opportunities for a strengthened policy dialogue on gender issues. As a condition for eligibility, the government is required to develop a strategy acceptable to the World Bank Group that articulates its approach to managing refugee situations, and this creates space for an active dialogue on how to best mitigate the gender dimension of forced displacement. Furthermore, an analytical tool has been developed, in close cooperation with the United Nations High Commission on Refugees (UNHCR), to assess policy progress in eligible countries: the Refugee Policy Review Framework (RPRF), which includes a section on gender, and hence another opportunity to engage.

> ***WHR-funded Ethiopia Hawassa Industrial Park (HIP) Initiative.*** *The Ethiopian government has begun the creation of industrial parks to promote economic development and address gender disparities. The cornerstone of the industrial park agenda was the Hawassa Industrial Park (HIP), which was opened in 2016. At the start of 2020, prior to the coronavirus disease 2019 (COVID-19) pandemic, HIP employed approximately 33,000 workers (Ethiopian Investment Commission, 2020). Many of these workers were young, single, female factory floor workers, who come from rural areas of the Southern Nations, Nationalities and Peoples Region (SNNPR) and the new Sidama Region. For some, living independently in Hawassa facilitates an expanded sense of agency. It also enables them to develop a range of life skills, including increased self-confidence, financial management knowledge and skills, improved communication and negotiation capabilities, and better hygiene practices. An important driver behind their decision to join the HIP labor force is the opportunity to pursue additional education while living in Hawassa.*

> ***GCFF-funded Jordan Emergency Health Project.*** *The $150 million loan is being co-financed in parallel by the Islamic Development Bank ($100 million) and World Bank ($50 million). Project funds support care for the target population at primary health care centers across the country (including such services as maternal and child health care; malnutrition prevention and treatment; integrated management of childhood illness; and management and treatment of communicable and non-communicable diseases), as well as both outpatient and inpatient services at the 33 hospitals of the Ministry of Health (MOH). The project also focuses closely on identifying and addressing gender barriers to quality health care. This component will support MOH efforts to develop protocols, guidance, and communication on gender-based violence and analyzing how to remove barriers, such as transport and cost, to the delivery of full services to both women and men.*

Finally, several trust funds are providing resources for targeted support for gender engagement in operations in FCV settings, typically to support analytical work and pilot projects. The largest one, the SPF Umbrella Fund, intentionally seeks to reduce disparities between men and women, ensure inclusion in the design and implementation of World Bank operations or dialogues, pilot innovative approaches to enhancing women's voices and agency, and/or produce new analyses and knowledge of gender in FCV. Such resources have proven key to financing innovation or to conduct out important pieces of analytical work. In particular, the SPF is funding activities centered on GBV and gender equality, which have informed the design of larger operations. From 2009 to 2022, about 15 percent of SPF grants (44 out of 286) were primarily focused on addressing gender in FCV for a total of about $26 million, which is about 9 percent of SPF commitments over the period.

The experience of the SPF *illustrates the potential for trust funds to catalyze larger investments in GBV prevention and response. As part of the IDA18 replenishment, $1 million was allocated from the State and Peacebuilding Fund to supply small grants to country teams. Totaling $50,000 each, 20 grants were awarded to support GBV activities within the design of the components of investment projects in transport, mining, energy, health, urban development, trade facilitation, and social protection. These activities directly informed the design of 15 lending operations, leveraging $70 million in investments.*

Ebola: Preventing Conflict, Violence, and Sexual abuse in DRC: *In this context, the SPF grant on preventing conflict, violence and sexual abuse provided the DRC Government and the United Nations (UN) Emergency Ebola Response Coordinator (EERC) with just-in-time technical assistance to ensure that conflict-sensitive approaches and prevention of sexual abuse were integrated in the response to the Ebola crisis. The aim of this intervention was to prevent the exacerbation of existing conflict, dynamics, violence, and sexual abuse during the health crisis.*

Leveraging Development Policy Financing (DPF) as an Effective Instrument to Address Gender Inequalities and Prevent GBV

Gender equality is integral to smart development policy (World Bank, 2021). DPFs have shown good potential to foster a complex set of reforms related to gender equality, complementing other World Bank instruments. The DPF process can align diverse stakeholders around a reform agenda, and this has worked well to support the inclusion of gender-focused prior actions in DPFs. The in-depth policy dialogue embedded in the DPF process has proven critical to build awareness around gender inequalities and their impact on development and economic growth more broadly.

DPFs can focus on policy dialogue and reforms to advance gender equality, such as improving girls' education; incorporating family planning and reproductive and sexual health; strengthening childcare policies; improving systems and institutions to address GBV and sexual harassment across sectors; addressing gender inequalities related to climate change; and increasing women in leadership and decision-making roles.[74] Development Policy Operations (DPOs) have supported the creation of legislation or national action plans to guide the prevention, response, and reparation efforts aimed at eradicating gender-based violence.[75] In the Central African Republic (CAR), the DPO supported the provision of free integrated health care for GBV survivors and sought to increase the number of health facilities that provide GBV services to 392 by 2020. A subsequent DPO in CAR provided financing to track the number of districts where improved healthcare for survivors had been achieved.[76] In Tuvalu, a DPO provided funding to improve access and quality of education for children with disabilities. The Government of Tuvalu subsequently approved the Disability-Inclusive Education Policy and Action Plan to train teachers on GBV, violence against children, and referral mechanisms.[77] Recent DPOs focused largely on three types of violence—IPV, sexual harassment in employment, and child marriage—in Mozambique, the Solomon Islands, Ethiopia, Afghanistan, Burundi, Nigeria, Tuvalu, and Burkina Faso.

Bangladesh: *DPF for Bangladesh aimed to accelerate job creation, improve job quality, expand access to jobs for women and other vulnerable groups, and strengthen safety nets in the wake of the COVID-19 crisis. The supported reforms included legislation which puts in place the framework for licensing and regulation of daycare centers, which would alleviate constraints on female labor-force participation.*

Federated States of Micronesia (FSM): *Safety online is a major concern in Federated States of Micronesia (FSM), particularly for women. Stakeholder and community consultations and focus group discussions during project preparation highlighted a demonstrable gap with regard to how men and women are using the Internet and their sense of risk and safety online. In particular, these qualitative consultations found high rates of community concerns regarding the digital circulation of sexually degrading images and videos, often circulated without consent and including girls below the age of consent, including a number of examples of the online circulation of "revenge pornography" (the distribution of sexualized images without the subject's consent).*

The DPO supported the Gender Development Office *to contribute to the development of gender-informed cyber safety materials, namely the passage of legislative reform criminalizing harmful digital communications. The legislative reforms aimed to deter, prevent, and mitigate harm caused to individuals by digital communications. This included legislating against digital communications which can be considered cyberbullying, harassment, and/or "revenge pornography."*[78]

Mainstreaming Gender across FCV Portfolios

Mainstreaming gender across the portfolio is crucial to achieve scale and impact. While stand-alone operations may be necessary, and should be supported in some contexts (e.g., the $70 million Improving Access to GBV Response Services in Ethiopia), mainstreaming offers the potential of broader results. Sectoral projects should be based on an adequate gender analysis, which can shed some light on the interplay between FCV and gender dynamics and integrate gender equality and women's empowerment into their objectives, targets, and indicators ("gender tag").

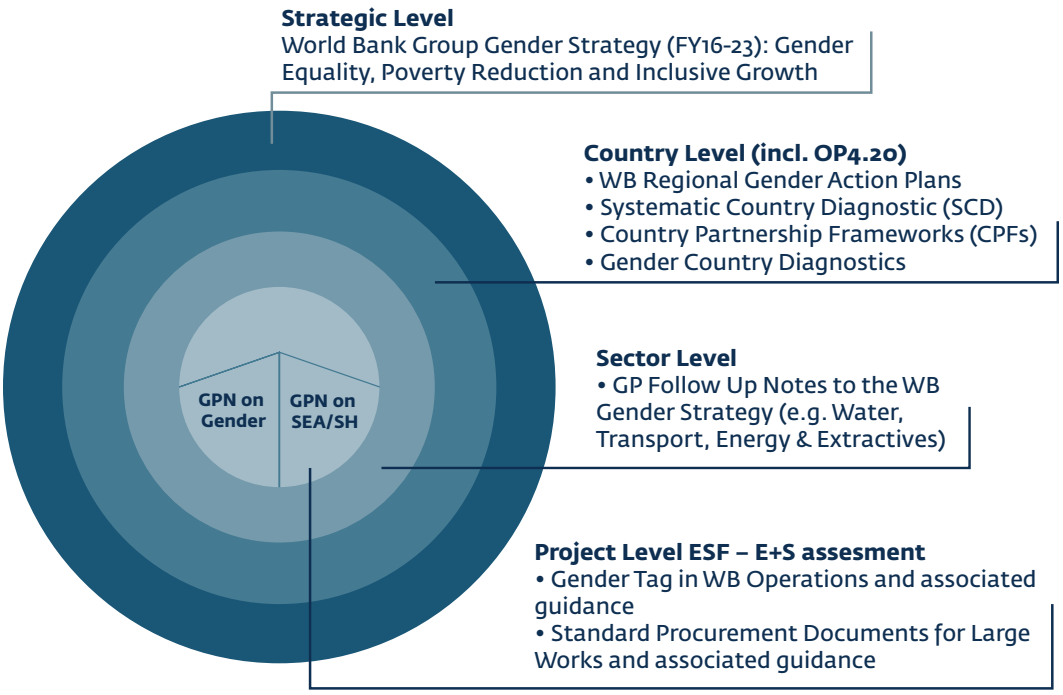
Both investment project financing (IPF) and development policy financing (DPF) have been used effectively to finance gender activities, based on each country's circumstances and on the nature of the operation. Such instruments have been used in a broad range of contexts, and for a variety of purposes: for example, to complement IFC engagement and help crowd in the private sector in a manner that can be beneficial to women and girls; to support changes in gender norms, such as when an operation helps shift perceptions about what is a suitable job for women and girls, and create greater acceptance of women and girls working outside home; to empower women as agents of change and to support women-led groups; to increase access to services for GBV survivors; and so on.

Results frameworks ought to capture outcomes related to women and girls' economic empowerment and GBV, at both project and country strategy levels. "What gets measured gets done," and the adequate inclusion of gender considerations in such frameworks is key to success. It is particularly important to track key elements of transformational change (such as inclusive ownership, changes in the enabling environment, capacity building, and others).

Ensuring the participation and representation of both women and men in consultations helps enhance the quality of gender interventions. This involves engaging with diverse groups, including marginalized and excluded populations, to ensure their voices are heard and their needs are considered. It also includes developing robust gender-responsive monitoring and evaluation frameworks to track progress, measure outcomes, and ensure accountability, as well as collecting sex-disaggregated data to identify gender disparities and inform evidence-based decision-making.

The Environmental and Social Framework (ESF) also supports the World Bank's work to address gender inequalities between men and women, girls and boys, and enhance women's leadership and voice (see Figure 10 below). Under the ESF, the World Bank has strengthened its commitment to promoting gender equality and inclusion in IPF operations. Throughout the project cycle, the ESF can contribute to sound project design to close different types of gender gaps, guided by thorough environmental and social assessments and stakeholder engagement early in project preparation, strong stakeholder engagement, and a continued attention to monitoring relevant actions throughout the lifetime of the project. Different stages of the project cycle—project identification, assessment of environmental and social risks and impacts, appraisal, implementation, and monitoring—all provide opportunities for promoting gender equality and inclusion at the project level.

Figure 10 The ESF within the World Bank's Approach to Gender



Source: Good Practice Note, ESF for IPF Operations (2019)

Fostering and Leveraging Innovation

"Learning by doing" has been the primary source of innovation. A number of gender activities financed under projects in FCV settings have been adjusted and improved at restructuring or in a second-phase design to make them deeper and more relevant, and sometimes larger in scale and more sustainable. Innovations were facilitated by using gender assessments and lessons from earlier project implementations, using gender expertise to address gender inequalities in design, increasing budget allocation to promote women and girls' economic empowerment or address GBV, and ensuring project continuity, flexibility, and timely adaptation. In FCV settings, such an adaptative approach to implementation is key.

A parallel effort has been made to build evidence in a systematic manner through the Regional Gender Innovation Labs (RGILs). Gender Innovation Labs (GILs) generate and synthesize rigorous evidence; they provide recommendations for operational relevance and findings on what works and what does not work in reducing key gender gaps; and they can help operational teams with knowledge to promote gender equality and drive change. They work with governments, non-governmental organizations (NGOs), aid agencies, private sector firms, and academic researchers. There are currently 5 GILs across the world (LACGIL, SARGIL, EAPGIL, MNAGIL, and Africa GIL), which can each adapt to their regional FCV and gender dynamics. The Africa GIL has 59 completed and ongoing studies in FCV settings.

> ***GILs offer recommendations of successful interventions to help women cross over into male-dominated sectors.*** *In Jordan, the MNAGIL has provided essential data on interventions designed to improve the learning outcomes for science, technology, engineering, and math (STEM) subjects of Syrian refugee girls in 120 Jordanian public schools. In Nigeria, the Africa GIL helped launch a national dialogue on gender that exposed the huge costs of gender inequality and has helped to facilitate an ongoing process of norm transformation. In Haiti, the LACGIL drew lessons from programs supporting women entrepreneurs by fostering skills and investing in business that were more resilient to external shocks.*[79]

Underpinning this work, enhanced data collection is critical. Much remains to be done in that respect, and resources are needed to improve data collection and monitoring systems with a gender lens. The first step is to raise awareness on the importance of collecting gender-disaggregated data and, relatedly, to enhance the quality of project datasets and national statistics. This will enable better tracking of progress on gender equality indicators and help in evidence-based decision-making.

The Geo-Enabling Initiative for Monitoring and Supervision (GEMS) builds capacity among project teams, government agencies, and partners in the use of open-source technology for digital data collection and analysis. GEMS has been rolled out globally, with representatives of over 900 projects in more than 100 countries being trained. This includes a broad range of operational cases that relate to gender issues, including the tracking of service delivery and its equity, monitoring of activities in social protection and health, and project-specific monitoring and evaluation (M&E) for flagship projects, such as the Sahel Women's Empowerment and Demographic Dividend (SWEDD) in West Africa. GEMS has supported government agencies in the Sahel and, for example, the Nigerian Ministry of Women Affairs to create and run interactive mapping dashboards on services available

for GBV survivors. Similar GEMS rollouts have been initiated in Mozambique, Liberia, and Pakistan. GEMS surveys often focus on issues that are crucial for women's inclusion, such as livelihoods, jobs, maternal and children's health, nutrition, agriculture, and water.

Further innovation and investment in new technology has the potential to fill knowledge gaps. A deliberate effort is needed to create and apply new methodologies—including process assessments and rigorous qualitative methods, approaches using new technologies to produce data (including satellite data, cell phone and other nontraditional data sources)—to produce evidence that can inform operations. New technologies are being used to collect data both qualitative and quantitative in FCV settings, and there is scope for expansion.

> ***In the Federated States of Micronesia,*** *the World Bank supported the Gender Development Office to develop gender-informed cyber safety materials. The World Bank is assisting governments to address technology-facilitated GBV in the digital space. Online bullying, harassment, and intimidation, which predominantly affects the well-being of women and girls, requires laws and policies to monitor, prohibit, and punish digital GBV, namely the passage of legislative reform criminalizing harmful digital communications. The legislative reforms aimed to deter, prevent, and mitigate harms caused to individuals by digital communications.*[80]

> ***Haiti Digital Acceleration Project 2021.*** *In Haiti, the Digital Acceleration Project is addressing the gender digital divide: access, skills, digital economy policy framework, and occupational sex-segregation related to cybersecurity. The project involves conducting a digital economy assessment with policy recommendations and a roadmap for digital infrastructure with a gender lens, as well as targeted training. Advanced cyber security training focuses on increasing the skills of women cyber security professionals to close gender gaps in STEM. Advanced, intensive tech and soft skills training, with a focus on artificial intelligence, blockchain, and coding, aims to include at least 30 percent women. Finally, working through women's groups, the project will target and deliver digital literacy training. The activities will consider the differential needs of men and women, as well as other factors such as flexibility, timing, care, and transportation needs.*

Enhancing Internal Capacity

To be successful, gender activities in FCV settings require resources and staffing. Projects that are adequately financed are more likely to achieve results. In particular, projects that benefit from gender advisory support tend to have more transformational elements in design. Yet the availability of gender experts in these countries is rare, which complicates the provision of technical support and the ability to engage in internal and external coordination on gender issues.

The World Bank Group needs to further invest in FCV and gender expertise. The objectives are two-fold: to develop a cadre of experts who can help sharpen thinking on gender inequalities in FCV settings, including in both low- and middle-income contexts; and to build capacity across the institutions, especially among Task Team Leaders and field-based technical staff, to engage on such issues. The Gender Leads Community of Practice can lead continuous engagement of priority areas with Country Management Units (CMUs) and Global Practices.

Developing Synergies through Strong Partnerships

The World Bank Group's gender programs in FCV contexts are only one part of a broader international effort, and the World Bank Group's success is largely conditional on the success of this overall effort. This is where partnerships are critical—with international organizations and international civil society—to optimize and mobilize resources to design and develop evidence-based activities in support of a country-led agenda. The World Bank Group can bring a set of comparative advantages to these discussions, for example, its global reach, country presence, ability to work in a cross-sectoral manner, central place in international development works, and strong convening power.

It is, however, useful to distinguish between distinct types of engagements with partners, based on what can be expected from each type of partnership, and to identify priorities on this basis.

Partnerships with other development actors (e.g., multilateral development banks, bilateral development agencies). Such partnerships can typically draw on a long history of cooperation between the World Bank Group and the corresponding institutions, including in FCV contexts and on gender issues. They are often focused on coordination in policy dialogue, joint analytics, or co-financing solutions. Priority institutions for such engagements should be determined at country level, based on existing and potential inter-institutional relationships.

> ***The World Bank partners with the UN in over 40 FCV countries.*** *The partnership between the World Bank and the UN includes direct and indirect financing, as well as collaboration on policy, operations, and analytics. Some examples of impactful UN-World Bank partnerships at the country level are in Chad, The Gambia, and Somalia. These partnerships have helped the World Bank in delivering critical services to conflict-affected populations in areas that are inaccessible to the World Bank alone. The UN's presence and expertise in humanitarian, development, peacekeeping, peacebuilding, and political matters have been instrumental in improving the World Bank's understanding of security dynamics and providing operational and logistical support in FCV settings.*

The Women Entrepreneurs Finance Initiative (WE-Fi) is a blended finance facility that enables the IFC and World Bank to support women entrepreneurs, including in fragile, conflict, and violence-affected contexts. WE-Fi has supported women entrepreneurs in various contexts. For example, in Lebanon, the WE-Fi provided legal technical assistance that contributed to the passage of a law criminalizing sexual harassment. Through facilities like We-Fi, IFC is deploying gender-based finance and advisory support to improve entrepreneurial ecosystems; expanding access to financial services; and increasing access to markets for women entrepreneurs.

> ***Spotlight Initiative:*** *The United Nations High-Impact Initiative to Eliminate Violence against Women and Girls Spotlight Initiative is the world's largest targeted effort to end all forms of violence against women and girls by 2030. Created in 2017 as an unprecedented global partnership, Spotlight Initiative has pioneered a unique and comprehensive model that addresses all key drivers of violence against women and girls. Employing a comprehensive, whole-of-society, whole-of-government approach, the model simultaneously works to address laws and policies, strengthen institutions and data collection, promote gender-equitable attitudes, and provide quality services for survivors of violence and their families. Critically, Spotlight Initiative invests deeply in a new way of partnering with civil society and women's movements at every level. A 2022 study showed that the initiative's comprehensive model is 70–90 percent more effective at reducing the prevalence of violence than siloed or piecemeal approaches. Over 5 years, Spotlight Initiative has invested $506.9 million across its 34 programs. In recognition of its unprecedented results, Spotlight Initiative was selected in 2023 by the Secretary-General as a high-impact initiative and a Sustainable Development Goal (SDG) accelerator.*

Partnerships with non-development actors (e.g., diplomatic, security, or humanitarian actors). Such partnerships are critical in FCV contexts, as development is but one component of broader efforts aimed at addressing the drivers of fragility and enhancing resilience. At country level, they are key to ensuring the complementarity of interventions, especially in terms of dialogue with the authorities. At the global level, they are instrumental in developing normative frameworks, and building an international consensus around key approaches. Yet such partnerships are often complex to set up and manage, as they involve organizational structures that typically have distinct mandates, objectives, instruments, and institutional cultures. They hence require a substantive investment in time and resources, and these in turn call for a high degree of selectivity.

> ***The International Committee of the Red Cross and Red Crescent (ICRC) is a crucial partner for the WBG*** *in delivering critical services to conflict-affected populations in areas that are inaccessible to the WBG. This partnership with the ICRC is seen as a testament to the efforts of the WBG in maintaining engagement and providing support in challenging environments. The ICRC's comparative advantage includes its substantial presence on the ground in hard-to-reach areas, its technical expertise in areas of relevance to the Bank, and its neutrality and high reputation. The ongoing cooperation in accordance with our WB-ICRC MOU (May 2018) focuses on three pillars: (i) operational cooperation, (ii) joint analytical work, and (iii) joint advocacy (including on IDA). Examples of cooperation include the Food Security Response and Resilience Project in Yemen and the Goma West Water Project in DRC.*

Partnerships with key bilateral and regional organizations. Such partnerships can help enhance the policy dialogue with the authorities at country level. An opportunistic approach may be appropriate, based on the World Bank Group's goals in a given country and the potential alliances that can help achieve them. Countries with a long-standing record in supporting gender action, such as Australia, Canada, Denmark, Germany, the Netherlands, Norway, Sweden, the UK, or the US may be important partners in some settings. Regional organizations such as the African Union (AU), the Economic Community of West African States (ECOWAS), the Intergovernmental Authority for Development (IGAD), or the East African Community (EAC) are among those with whom effective partnerships can be developed.

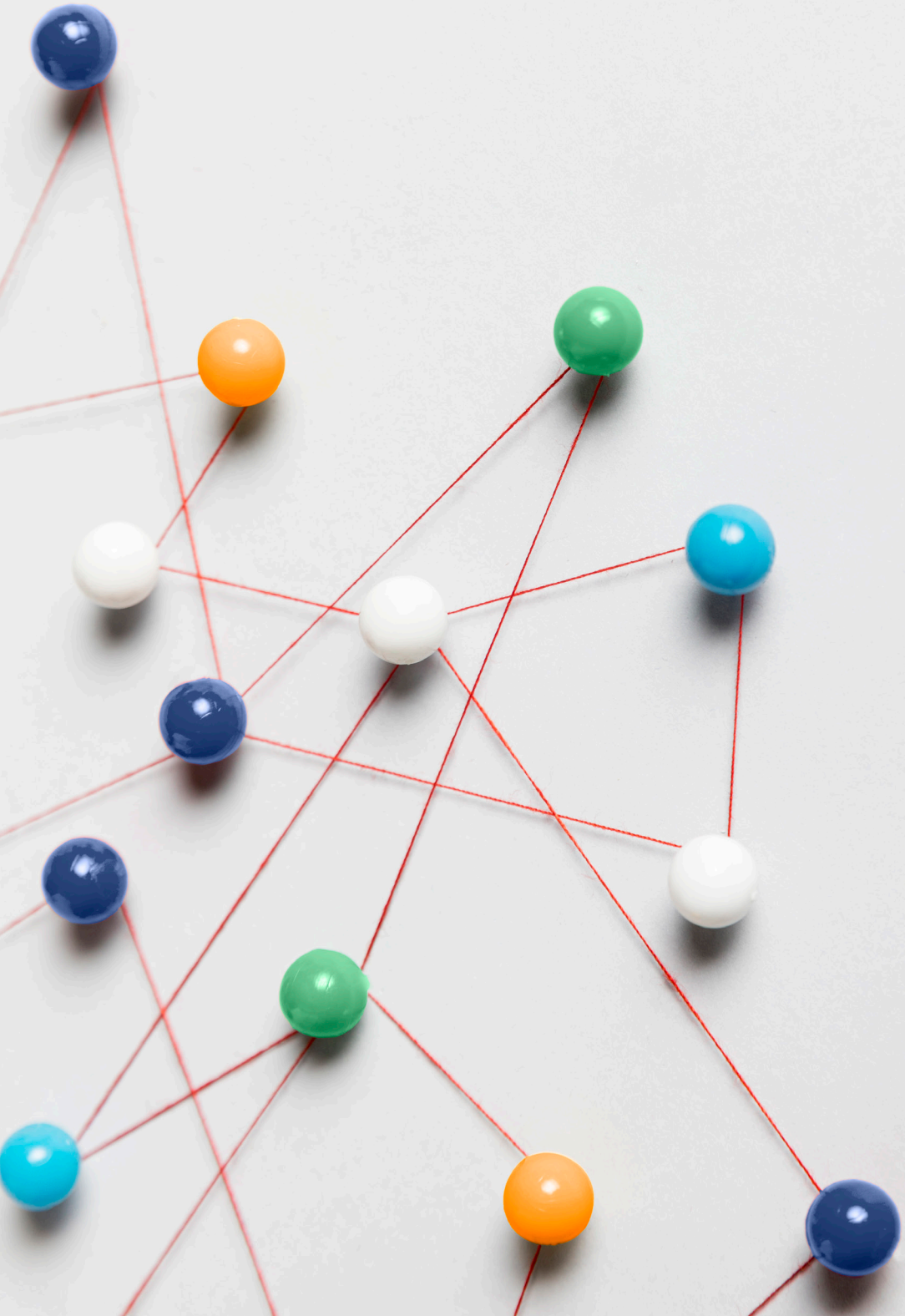
> ***The partnership between the European Union and the WB*** *in areas impacted by FCV is comprehensive and robust. Stemming from the 2016 EU-World Bank Joint Declaration, their collaboration has been demonstrated vividly through initiatives such as the first Joint Damage Assessment conducted in Syria in 2022. This partnership extends into numerous domains including policy dialogue, advocacy, coordination, and programming, which are crucial for crisis response and building resilience in FCV settings.*

> ***Regional collaboration is integral to WB partnerships*** *with platforms like the Sahel Alliance, the Lake Chad Basin Commission, and the Horn of Africa Initiative providing critical venues for addressing FCV challenges. These platforms allow the WBG to bring together a variety of stakeholders to discuss necessary support spanning development, humanitarian aid, politics, security, and peacebuilding to mitigate the causes and consequences of complex FCV situations. The WBG's strategy of engaging with and bolstering the capabilities of institutions like the Intergovernmental Authority on Development (IGAD), the Economic Community of West African States (ECOWAS), the Lake Chad Basin Commission (LCBC), and the African Union Commission (AUC) is pivotal to its regional approach.*

Partnerships with local stakeholders, and especially with women-led CSOs, CSOs that promote women and girl's empowerment, as well as private sector entities. Such partnerships are important to inform the design of programs and projects, and to help monitor their implementation. They require a significant level of engagement, for which should be adequately provisioned.

> ***One of the operational measures of the FCV MTR is to scale up engagement with civil society organizations (CSOs) at the country level in FCV settings,*** *particularly those operating in insecure areas and in proximity to vulnerable and marginalized communities, and those that are women-led and promote women and girls' empowerment, as well as youth organizations. Ongoing activities include: (i) incorporation of ideas on approaches to CSO engagement in FCV contexts in the strategic review of the Citizen Engagement and Social Accountability (CESA) strategy and Global Partnership for Social Accountability (GPSA) framework; and (ii) development of guidance on how to engage CSOs as part of the implementation of Peace and Inclusion Lenses.*

Creating an FCV and Gender Value Chain: **Action Plan**



ACTION	DESCRIPTION	ACCOUNTBLE LEAD(S)	NEXT STEPS
Specific approach to gender in FCV	Gender action in FCV should be focused on the implementation of the Gender Strategy: (i) ending GBV and elevating human capital; (ii) expanding and enable economic opportunities; and (iii) engaging women as leaders. A gender approach in FCV requires an understanding that FCV and gender dynamics are intrinsically linked and directly affect each other. In most situations, this requires paying attention to at least four aspects: transformation of structural norms; changes in the agency of women and girls; new forms of intersectionality; and gender impacts in FCV dynamics.	• Gender Group • GPs • IFC	Develop a toolkit on how to assess the policy arena, including formal and informal institutions, actors, and power relations with respect to gender equality in FCV settings.
Moving beyond gender tagging to outcomes	Reinforcing the emphasis on gender outcomes in country engagement could increase synergies, improve coherence in country portfolios, and ultimately enhance country outcomes. Creating effective and sustainable gender value chains across the WBG through the availability, alignment and continuous flow of commitments, funds, investment financing and advisory programming, research, policies and specialists at the country, regional and HQ level.	• Gender Group • CMUs • IFC • GPs	Prioritize interventions that replicate what works to advance gender equality at scale in FCV. Use Implementation Status and Results Reports (ISRs) to track progress on gender tag indicators in FCV operations. Report the share of gender-tagged or gender-flagged operations that meet their targets for gender results in Implementation Completion and Results Report Review (ICRR). Implement the Revised Guidance on Country Engagement to include identification of high-level outcomes or CPF objectives to advance gender equality.
Strategic country engagement	Shifting from a project-centric approach to a strategic country engagement approach can help the World Bank Group better tackle the trade-offs inherent to any FCV program, engage in regular policy dialogue on gender issues, and coordinate and collaborate with other development partners on the country gender agenda. CMUs should ensure there is a "all hands on deck" approach to move from projects to portfolio level and the CPF and create a "value chain" to bring gender projects from retail to more strategic country engagements.	• CMUs	Embed FCV and gender issues within County Partnership Frameworks (CPFs). Country strategies should define how various activities in the country portfolio combine to achieve higher-level goals related to women and girls' economic empowerment or GBV. Revise Country Engagement Guidance notes to include identification of high-level outcomes or CPF objectives to advance gender equality in FCV settings.
Closing the gender implementation gap and strengthening local capacity	Increase knowledge and enhance the role of diagnostics to inform operational responses that address gender inequalities in FCV contexts. Gender expertise tailored to the context should be made available for FCV-affected countries to support project and country engagement, particularly through training local human resources. WBG senior leadership and management should support the retention of FCV and gender expertise at all levels of the WBG.	• Gender Group • FCV Group • CMUs • GPs	Develop internal implementation notes for each strategic objective, with differentiated approaches in FCV settings. Invest in training for local gender and FCV expertise and the requisite funds for FCV and gender operations.

(Continued)

ACTION	DESCRIPTION	ACCOUNTBLE LEAD(S)	NEXT STEPS
Applying an intersectional lens to gender	Consider the intersectionality of gender inequalities with aspects of other people's identities, including other identities like ethnicity, and disadvantages, discriminatory practices (by law or in effect), and informal institutions and cultural norms that perpetuate gender inequality. Task teams should identify and properly assess such compounding factors of discrimination and disadvantage in project design and implementation.	• SSI and selected GPs • CMUs • Task Team Leads (TTLs)	Use SSI methodologies, dashboard, and research to identify and properly assess the intersectionality of gender inequalities, discrimination, and disadvantage in project design and implementation in FCV settings.
Engendering RRAs	RRAs need to further refine their consideration of the interplay between gender and FCV dynamics. Close attention needs to be paid to understanding the way FCV can affect gender outcomes and how gender interventions can affect fragility, in a positive or negative manner.	• FCV Group • IFC	Strengthen the gender lens of RRAs by including a gender expert on RRA teams. Develop a digestible, user-friendly supplementary guidance note specifically on gender that RRA TTLs can use to deepen their analysis. Develop RRAs which more regularly engage with IFC as applicable on the private sector, building on recent experiences in Papa New Guinea RRA.
Engendering forced displacement	Provide refugees, IDPs, and host communities with access to economic opportunities and ensure the effective inclusion of women and girls to reduce discrimination and disadvantages. Investing in efforts to prevent IPV among forcibly displaced populations should be accompanied by more systematic monitoring and evaluation to build evidence of best practices in diverse FCV settings.	• CMUs • FCV Group • GPs • IFC	Systematically make information and data available to task teams to identify and integrate gendered aspects of forced displacement into program design. Develop more private sector solutions to forced displacement and gender, including building on the IFC UNHCR Joint Initiative on Creating Markets in Forced Displacement Contexts.
Preventing gender- based violence	Increase investments to bring scale evidence-based interventions, complemented by improving access to quality of GBV services. Generate lessons on effective prevention and response interventions at the community and national levels. Assess GBV project risks (through IFC's ESG) during investments' due diligence process and support private sector entities to address GBV.	• CMUs • GPs • IFC	Ensure GBV risk management is a core part of prevention across all projects. Identify at each stage of the project cycle entry points that identify and mitigate the risks related to sexual exploitation, abuse, and harassment. Expand private sector approaches to build safe and respectful workplaces and strengthen responses to GBV in the community.

(Continued)

ACTION	DESCRIPTION	ACCOUNTBLE LEAD(S)	NEXT STEPS
Support gender-disaggregated data analysis	Improving and supporting the collection, analysis, and dissemination of primary socioeconomic microdata that may be used to inform policy making and programming in gender operations in forced displacement contexts.	• Joint Development Centre (JDC) on Forced Displacement • FCV Group • GPs	Through the JDC, provide support where possible, for the collection, analysis, and dissemination of primary socioeconomic microdata. With the support of the JDC, develop a guidance note on gender-related data collection activities which can be used by task teams as a guide for EOI submissions to JDC for funding. Provide data-driven strategic advice to Task Teams to develop activities that are relevant to shape policy dialogue and inform programs, including providing through the JDC, as available, evidence that can examine data on individu*al*-level deprivations of women and men in forcibly displaced households and host communities, as well as intrahousehold inequalities. CMUs to provide support for this effort as funding, opportunity, and capacity permit.
Translating research into practice	Develop evidenced-based interventions to translate existing research and analytical work into practice. Work to expand entry points to FCV and gender engagement in LCR, SAR, Africa, ECA, EAP, MENA that recognizes the political, social, and cultural sensitivities within regional gender action plans.	• GPs • Gender Innovation Labs (GILs) • TTLs	Facilitate knowledge-building and knowledge-sharing tools and activities that ensure cross-pollination of ideas and a wider awareness of critical issues. The GILs can begin supporting project teams with research uptake and translate research into action. Increase information flow to CMUs, Task Teams, and TTLs on evidence-based interventions and investments in prevention and response.
Enhanced partnerships	Partnerships are key, especially with actors who have complementary mandates. The WBG can collaborate with UNDP, UNHCR, UN Women, UNFPA, OECD, UNESCO, and PBSO in thematic exchanges, technical support, country engagement, and inter-governmental dialogue to inform best practices in program design and implementation. Partnerships with local stakeholders, especially with women-led CSOs, CSOs that promote women and girl's empowerment, as well as private sector entities. Such partnerships are important to inform the design of programs and projects and to help monitor their implementation.	• FCV Group • IFC	Develop a mapping exercise of key actors and organizations with their comparative advantages.

Annex 1: Commitments

The WBG's work on gender is an ambitious and shared commitment across the institution. In 2022, the Bank launched the year-long #AccelerateEquality initiative, which explores the progress made and lessons learned over the last 10 years in addressing inequalities and promoting girls' and women's empowerment. The WBG is leveraging the lessons learned from this year-long initiative to inform the update to the WBG Gender Strategy, which will be launched in 2024.

The FCV Strategy recognizes that gender dynamics play a critical role in conflict and fragility. The strategy has a strong focus on gender equality, women's empowerment, and addressing the specific needs and vulnerabilities of women and girls in conflict-affected and fragile contexts. One key aspect of the FCV strategy is to increase women's participation and leadership in peacebuilding and conflict resolution efforts. This can include supporting women's civil society organizations, ensuring women's voices are heard in peace processes, and promoting women's economic empowerment to enable them to participate in post-conflict reconstruction.

This approach paper contributes directly to the FCV Strategy. Gender commitments in the FCV Strategy (See Annex 1: Box 1, particularly paragraphs 51 and 117) focus on the reduction of gender disparities in education, economic opportunities, and access to labor markets; tailoring social protection to households where family structures have been disrupted by conflict; increasing access to finance for women-owned businesses; providing employment opportunities for male and female youth at risk; preventing and responding to GBV; and enhancing women's participation in all levels of governance, including peacebuilding and state-building processes.

The FCV Strategy Mid Term Review (MTR) takes stock of where the WBG is to date with regards to the implementation and operationalization of the FCV Strategy. The MTR has identified several workstreams, including on gender. The gender workstream captures the work that is ongoing as part of the current update of the WBG Gender Strategy.

The Gender Strategy highlights many areas that resonate with the current FCV Strategy and brings together issues that are relevant for this approach paper. The Strategy recognizes the devastating impacts of FCV situations upon gender disparities. It observes the need for creating more and better jobs. This is highly relevant for gender in FCV settings, especially in MENA, ECA, and SAR, which all have low female labor force participation. In addition, women's access to employment is exacerbated by conditions of forced displacement; many vulnerable women engage in illicit activities to survive (prostitution, sex trafficking) in camps and cities, and internally displaced and refugee women can easily come into contention with the indigenous or urban poor over access to jobs and opportunities.

The IDA20 Gender and Development Special Theme paper includes important commitments related to women's access to better jobs, women's ownership and control over assets, enhancing women's voices and agency, and governance and fiscal reforms. Examples of these targets include ensuring that "at least 35 percent of IDA20 infrastructure operations (transport, energy, and water) will include actions to create employment opportunities for women in medium- and high-skilled jobs in these sectors" and supporting "at least 10 IDA countries to strengthen national policy frameworks for prevention of and response to gender-based violence."

Box 1 Gender Commitments in the FCV Strategy 2020–2025

51. The WBG is increasing its focus on gender equality in FCV, in alignment with the WBG Gender Strategy (2016–2023) and the UN's Women, Peace, and Security Agenda, which aims to empower women to prevent conflict and build peace, while working to rectify the disproportionate, adverse impacts of armed conflict on women and girls. Societies with more gender equality tend to be more resistant to violence and conflict. The WBG must therefore help close gender gaps in education, economic opportunities, and access to labor markets; tailor social protection to households where family structures have been disrupted by conflict; increase access to finance for women-owned businesses; provide employment opportunities for male and female youth at risk; prevent and respond to GBV; and enhance women's participation in all levels of governance, including peacebuilding and state-building processes. WBG interventions will continue to empower women to become more involved in their society and have a stronger say in economic, social, and power-sharing arrangements at the local and national levels. They will also deal with the issue of young men's marginalization.

117. Throughout its engagement in FCV settings, the WBG will emphasize closing gender gaps and addressing the needs of women and girls. The Bank will increase operationally relevant analytical work that identifies gender-based discrimination and harmful gender norms (including those that drive GBV), as well as gender gaps in access to economic opportunities, assets, and human capital in FCV settings. Evidence-based operations across sectors will aim to close these gaps as well as prevent and respond to GBV, delivering better outcomes for women and girls, as well as men and boys. The Bank recognizes that achieving gender equality outcomes creates resilience at the individual and community level, and that it is instrumental in promoting prevention and providing a foundation for building and preserving human capital.

The 2023 IEG report on "Advancing Gender Engagement in FCV Situations" analyzed the experiences of six countries to advance women and girls' economic empowerment (WGEE) and address gender-based violence (GBV) during the past ten years. The report identified the complex political and social challenges of WB engagement in FCV and gender (i.e., trade-offs in project design, longevity, funding, local ownership, contextual factors, human resources, collaboration, and outcomes). The IEG report recognized the importance of transformational change (laws, regulations, policies, and formal and informal institutions) as the "enabling environment" which is critical for gender engagement in FCV situations. The social norms governing traditional gender roles, patriarchy, and masculinity are a huge barrier to WGEE and reducing GBV. The report noted the need to consider the intersectionality of gender-based discrimination in program design and implementation (See Annex 4: Box 3: IEG FCV and Gender Report).

The IFC has advanced gender engagement in several FCV situations. In the Solomon Islands, for example, measures have been taken to move more women into leadership positions by building respectful and supportive workplaces that promote women to these "non-traditional" jobs. In Myanmar, the IFC has helped build a united community of successful businesswomen through financial education to empower women as individuals and leaders.[81] In Colombia, the IFC has worked with microfinance banks to strengthen accessibility to financial products and services to Venezuelan migrants, especially women, with the aim of helping them successfully integrate into the country's social and economic dynamics.[82] IFC worked with a microfinance bank to build their capacity to offer access to credit for

low-income individuals, including through digital financial services. Part of that effort was around launching an agent network to reach unbanked and under-banked people, particularly in more rural areas.[83] (See Annex 4: Box 3: IFC FCV and Gender Engagement).[84]

The Multilateral Investment Guarantee Agency (MIGA) Gender Strategy 2023 includes three pillars of corporate, client engagement, and partnerships. MIGA aims to develop gender engagement through the lens of risk and compliance, with interventions designed to ensure scale up, which promotes female talent pipelines and retain employees. MIGA is making gender a priority area within its strategy along with climate change, low-income countries, and fragile and conflict-affected situations. MIGA has collaborated with clients to address barriers to women's equal participation in employment and access to goods and services. In addition, MIGA has developed knowledge of successful gender initiatives within the political risk and insurance sector (See Annex 4: Box 4: MIGA FCV, and Gender Engagement). [85]

Mainstreaming at the IMF starts with the recognition that many aspects of gender disparities in opportunities, outcomes, and decision-making roles are macro critical and that economic and financial policies can exacerbate or narrow these gaps (IMF, 2022). Macro critical refers to the systemic and widespread inequalities between genders that have far-reaching consequences on a large scale. Addressing macro-critical gender disparities in FCV (such as limited access to education and impact on livelihoods) is essential for promoting peace, stability, and sustainable development (See Annex 4: Box 3: IMF FCV and Gender Engagement).

In Pathways for Peace (2018), it is noted that there is evidence that high levels of gender inequality and GBV in a society are associated with increased vulnerability to civil war and interstate war and the use of more severe forms of violence. Pathways for Peace demonstrates that development policies and programs must be a core part of preventive efforts. As such, we need to address the exclusion-related grievances—for example, lack of access to power, natural resources, security, and justice—at the root of many violent conflicts today. It is particularly vital that preventative action adopts a more people-centered approach. This entails both addressing immediate challenges, such as gender-based violence, and promoting the longer-term policies needed to address the aspirations of, among others, women and youth; this is vital in effectively preventing conflict and sustaining peace.

Annex 2: FY24 List of Fragile and Conflict-Affected Situations[86]

Conflict	Institutional & Social Fragility
Afghanistan	Burundi
Burkina Faso	Chad
Cameroon	Comoros
Central African Republic	Congo, Republic of
Congo, Democratic Republic of	Eritrea
Ethiopia	Guinea-Bissau
Iraq	Haiti
Mali	Kiribati
Mozambique	Kosovo
Myanmar	Lebanon
Niger	Libya
Nigeria	Marshall Islands
Somalia	Micronesia, Federated States of
South Sudan	Papua New Guinea
Sudan	São Tomé and Príncipe
Syrian Arab Republic	Solomon Islands
Ukraine	Timor-Leste
West Bank and Gaza (territory)	Tuvalu
Yemen, Republic of	Venezuela, RB
	Zimbabwe

Annex 3: Depth, Sustainability, and Scale: Key Lessons from an IEG Review

IEG's evaluation is based on a review of experiences in six countries (Burkina Faso, Chad, the Democratic Republic of Congo, Lebanon, the Solomon Islands, and the Republic of Yemen) over the past 10 years (from approximately 2010 to 2022). It aimed to assess the extent to which Bank Group support can produce "transformational change" and to that effect: (i) is evidence based and context specific and addresses the beneficiaries' needs and priorities (relevance); (ii) involves key actors in the process of change, including in defining its goal and trajectory (inclusive ownership); (iii) is effective in achieving its expected outcomes and tackles the root causes of gender inequalities (depth); (iv) is set up to preserve progress over time (sustainability); and (v) aims at producing large-scale impact (scale).

The IEG evaluation found World Bank Group's gender programs in FCV countries are consistently relevant and promote inclusive ownership. The World Bank has increasingly prioritized increasing women and girls' economic empowerment and addressing GBV in FCV settings. It recognizes that such efforts require holistic and integrated approaches that involve multiple sectors. It has been improving the relevance, inclusive ownership, depth, sustainability, and scale of its interventions, even though programs and project design still have limitations.

The IEG evaluation, however, also found that more is needed for operations to be deep, sustainable, or scalable—three key elements of transformational change. In fact, depth, sustainability, and scale are rarely found together in the same project design. Individual projects struggle to support the sustainability and scalability of deep approaches for women and girls' economic empowerment and GBV; to adequately address the multisectoral, holistic nature of complex interventions; and to meet both humanitarian needs and the long-term goals of gender equality, resilience, and peace.

Deeper projects, understood as those that tackle the root causes of gender inequalities, are needed (one example is the Sahel Women's Empowerment and Demographic Dividend [SWEDD]). For example, national social safety net projects are by nature large scale, but they are not often deep. Achieving depth often requires integrated and multisectoral approaches that combine multiple interventions—for example, supporting the demand for and supply of services and correctly balancing the two. Analytical work that examines the links between FCV on the one hand and women and girls' economic empowerment and GBV on the other hand could support deeper project design.

More explicit planning for sustainability—and to increase clients' capacity—is critical. Supporting pre-existing initiatives and local actors is an effective approach. Also effective is improving the enabling environment for women and girls' economic empowerment and for GBV prevention and response—that is, the policy, legal, and institutional framework, both formal and informal, as exemplified by the SWEDD and the Mashreq Gender Facility in Iraq and Lebanon.

Scale is key. Many operations in FCV are not designed to produce large-scale changes in women and girls' economic empowerment and GBV prevention and response. A few aim at expanding geographically to more beneficiaries. Yet the evaluation did not find any example of a project that tried to achieve scale by partnering or coordinating with other donors to develop a common strategy to deliver larger, complementary programs or by "delivering as one."

Gender action is most effective when it is conceived and implemented as part of a broader country engagement. Shifting from a project-centric approach to a strategic country engagement approach can help the World Bank Group better tackle the trade-offs inherent to any FCV program, engage in regular policy dialogue on gender issues, and coordinate and collaborate with other development partners on the country gender agenda. It is hence important for country strategies to define how various activities in the country portfolio combine to achieve higher-level goals related to women and girls' economic empowerment or GBV. In addition, analytical work, including risk and resilience assessments, can help explore the interplay between gender inequalities and FCV issues.

Annex 4: OECD: Impact of Structural Gender Norms and Biases in FCV Settings*

Norms, bias, cultures	Impact within FCV settings	Social and political outcomes
No bodily ownership or rights	Heightened sexual violence Rape as weapon of war Sexual exploitation Kidnapping and imprisonment	International condemnation Investigation and prosecution by ICC or ICJ Intervention by peacekeepers
Unequal ownership and rights	Women joining armed groups for greater freedom and autonomy as fighters, partners, spies, or combat support.	Increased death and injury Women becoming perpetrators of war crimes, crimes against humanity, and genocide
Male or son "preference"	Men and boys becoming fighters, leaving women and girls to head households as widows and orphans Forceful recruitment of boys as child soldiers	Reduced resilience in environments of scarcity and competition. Increased forced migration
Unequal or reduced civil liberties	Shock and trauma of forced displacement (refugees or IDPs) Inability to adapt to changing circumstances of isolation and uncertainty in a new environment	Difficult to reintegrate and resettle in aftermath of conflict or instability
Religious and cultural restrictions and controls	No voice or agency to act as mediators, peacemakers, or agents of change	Reduced opportunities for grassroots conflict prevention or post-conflict reconstruction
Patriarchy and masculinities	Traditional ideas of patriarchy or masculinity can be eroded due to the absence of men from death, displacement, and morbidity Complex humanitarian emergencies with large-scale relief efforts can dismantle traditional structures with women and girls being favored for goods, benefits, and services	Increased emasculation of males Increased GBV, IPV, NIPV Creates aid dependency Social rifts emerge between generations with differing ideas and norms of gender

*OECD (2017), "Gender equality and women's empowerment in fragile and conflict-affected situations: A review of donor support," OECD Development Policy Papers, No. 8, OECD Publishing, at https://www.oecd.org/dac/conflict-fragility-resilience/docs/Gender_equality_in_fragile_situations_2017.p

Annex 5: Snapshots of Various Gender and FCV Publications

Box 1 WBG's Gender Strategy (2024–2030) Thematic Policy Note: Increasing Gender Equality in Fragile, Conflict and Violent (FCV) Settings[87]

The attainment of gender equality outcomes is intricately linked to an understanding of and engagement with the policy arena, which in FCV settings is often marked by weak formal institutions and influential non-state actors. These institutional breakdowns compound obstacles for gender equality, disproportionately affecting women and girls through family disruptions, displacement, increased violence, poverty, and limited access to essential services and economic opportunities. Achieving gender equality in FCV settings necessitates articulating, mediating, and legitimizing solutions within the policy arena, notably tailoring solutions across different situations of fragility, conflict, and violence. It requires a comprehensive understanding of the political, cultural, and power dynamics shaping the policy arena in each specific FCV context.

World Bank Group experience in improving gender outcomes in FCV settings shows promise, but achieving sustainable and scalable change is a complex and ongoing process. Evidence on what works in FCV settings remains thin, but experience suggests that promising approaches include forging partnerships to deliver essential services to protect human capital; enabling women's access to economic opportunities to enhance their resilience; sustaining commitment and financial resources; engaging women as leaders and agents of change to promote stability and peace; strengthening laws and regulations for gender equality; influencing attitudes, behaviors, and norms through engaging with formal and informal institutions, including with men and boys; and understanding the intersectionality of vulnerabilities in FCV to inform solutions.

Recommendations for governments, development partners, and the private sector are centered on a shared commitment to work in FCV settings to reduce poverty and boost shared prosperity. Increased investment and collaboration are needed to build evidence on effective interventions, understand the policy arena, strengthen national government systems, adapt to emerging challenges like the intersection of climate and conflict, innovate in data collection, prioritize gender equality in country engagement, and increase efforts to prevent and respond to gender-based violence (GBV). Adapting operations in FCV settings relies on partnerships between state actors, non-governmental organizations, and development partners to achieve sustainable results in advancing gender outcomes.

Box 2 IEG 'Addressing Gender Inequalities in Countries Affected by FCV' 2023[88]

The evaluation analyzed the experiences of six countries (Burkina Faso, Chad, the Democratic Republic of Congo, Lebanon, Solomon Islands, and Yemen) where the World Bank and the International Financial Corporation (IFC) have provided support to advance women and girls' economic empowerment (WGEE) and address gender-based violence (GBV) during the past ten years. The report identified the complex political and social challenges of WB engagement in FCV and gender (i.e., trade-offs in project design, longevity, funding, local ownership, contextual factors, human resources, collaboration, and outcomes). The IEG report recognized the importance of transformational change (laws, regulations, policies, and formal and informal institutions) as the "enabling environment" which is critical for gender engagement in FCV situations. The social norms governing traditional gender roles, patriarchy, and masculinity are a huge barrier to WGEE and reducing GBV. The report was also aware of the need to consider the intersectionality of gender-based discrimination in program design and implementation. Key recommendations: Define clear and explicit WGEE and GBV priorities in the country engagement. Foster regular and deep engagements with communities, civil society, and women's organizations. Expand and strengthen the WBG's in-country gender and FCV expertise and make better use of local gender knowledge and skills. Coordinate and collaborate with relevant international stakeholders.

Box 3 IFC FCV and Gender Engagement

Supporting economic growth and gender equality in fragile and conflict-affected situations (FCS) is a priority for IFC. In countries impacted by fragility and conflict, women often face disproportionate barriers to economic participation compared to men, such as increased risk of violence, regressive gender norms, and laws and regulations that limit women's empowerment. On the other hand, when women and girls are economically empowered, they can play key roles in making societies more resilient by contributing to economic stability and acting as leaders in society.

As described in the World Bank Group Strategy for Fragility, Conflict, and Violence 2020–2025, IFC has a significant gender footprint in fragile states, working specifically on themes such as financial inclusion, agribusiness value chains, creating income-generating opportunities, supporting a more equitable care economy, and addressing gender-based violence and harassment. IFC strengthens gender equality by enabling women's economic empowerment and creating market opportunities through investment and advisory solutions targeting women as leaders, employees, entrepreneurs, consumers, and community stakeholders. To ensure these solutions address gender barriers and mitigate against potential negative impacts, IFC applies a range of gender-sensitive and conflict-sensitive tools and instruments.

Box 4 Multilateral Investment Guarantee Agency (MIGA) FCV and Gender Engagement

One of the objectives of MIGA is to get investment capital flowing into fragile, conflict, and violent situations (FCV) by providing insurance risks that are unique to FCV contexts. MIGA's FY21-23 Strategy and Business Outlook (SBO) included a focus on fragility and, for the first time, gender as core strategic objectives.

MIGA developed its first Gender Strategy Implementation Program (GSIP FY21-23). In helping MIGA to better assist its clients in identifying gender-based risks in FCV contexts, MIGA built web-based analytical tools for gender-based violence (GBV) risk management in line with MIGA's Performance Standards for Environmental and Social Sustainability (2013) and grounded in sector and country context data. This helps MIGA to strengthen its analytical and risk assessments to effectively sensitize and provide guidance to clients on response and prevention policies and processes that will help in identifying, mitigating, and managing GBV.

MIGA has adopted the World Bank tag and IFC flag methodology to identify gender gaps, define activities to narrow gaps, and identify and assign indicators that will enable measurement and client reporting on progress and development outcomes.

MIGA's gender flag process has helped to identify projects in FCV that can incorporate opportunities to support gender equality activities in a way that is sensitive to local needs.

MIGA is working with private sector clients in Nigeria and in the West Bank and Gaza to identify ways to increase female access to quality jobs and improve workplace policies to support their recruitment, retention, and promotion.

MIGA has also benefited from identifying ways in which it can partner with other arms of the WBG to encourage deeper engagement on gender in FCV contexts. For example, MIGA and IFC have worked jointly on projects to identify potential for a gender leadership program in a joint project in the West Bank and Gaza.

MIGA is currently developing its FY24-26 SBO and GSIP. These strategic plans have maintained FCV and gender as core strategic objectives.

Box 5 IMF Strategy for Fragile Conflict-Affected States and the Strategy Toward Mainstreaming Gender

The International Monetary Fund (IMF) plans to enhance partnership with the World Bank through collaboration to strengthen and enhance development, humanitarian, and peace and security initiatives. In addition, the Fund is planning to adopt the methodology, thresholds, and criteria of the Bank's FCS list to achieve greater consistency between institutions with the same shareholders and complementary mandates.[89]

The IMF's Strategy for Fragile and Conflict-Affected States is aware of how fragility and conflict are exacerbated by gender disparities in such places as Afghanistan, Yemen, Myanmar, the Sahel, and Ukraine.[90]

The IMF Strategy Toward Mainstreaming Gender recognizes gender disparities in unequal access to education, health services, infrastructure, assets, and technology; unequal legal rights; violence against women; unequal distribution of unpaid care and domestic work between men and women; and cultural factors.

The Fund proposes concrete measures to tailor IMF engagements, instruments, and policy advice to specific manifestations of fragility and conflict.

The Fund seeks to make gender an integral part of surveillance, lending, and capacity development when gender gaps in member countries are assessed to be macro critical.

The IMF vision for gender mainstreaming recognizes the fundamental diversity of lived human experience which is embedded in the need to engage men, women, boys, and girls and the overall totality of the human experience.

The IMF acknowledges the need to better understand how the different circumstances of women and men can lead to sub-optimal macroeconomic outcomes, and how policies can contribute to or diminish people's well-being.

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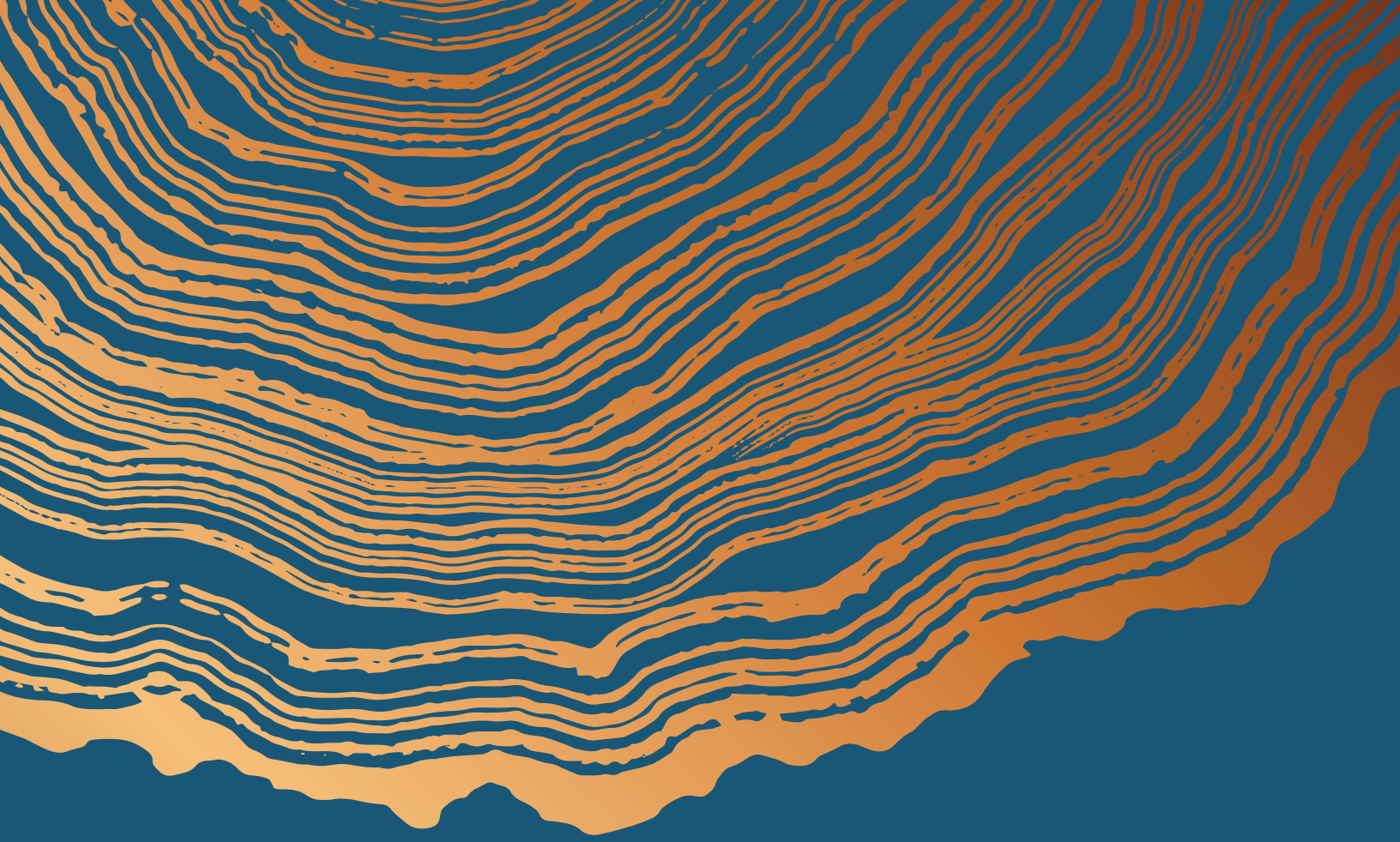

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