Toolkit for
mainstreaming gender
in MIF projects

IDB
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Multilateral Investment Fund
Member of the **IDB Group**

**Toolkit for Mainstreaming Gender
in MIF Projects - 2017**

Acknowledgements:

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Introduction

For any development project, it is important to understand the social context as well as take social and cultural norms and practices into consideration to ensure operational effectiveness and efficiency.

In particular, it is fundamental for project designers to evaluate which social and cultural influences may either support or hinder project activities and to plan how the project should address them.

One of the primary social influences that may alter the effectiveness of a project is gender.

What is the objective of this Gender Toolkit?

It is intended to provide concrete guidance on **how to mainstream gender throughout the project cycle in Multilateral Investment Fund** (MIF) projects. These tools are suggested for practical guidance and are by no means exhaustive.

While the Gender Toolkit provides general guidance, there are multiple examples related to how gender can be mainstreamed into each of the MIF's three strategic areas: Knowledge Economy (KE), Climate Smart Agriculture (CSA), and Inclusive Cities (IC).

Furthermore, this Gender Toolkit will help the MIF implement the IDB's *Operational Policy on Gender Equality in Development* ("Gender Policy"), which aims to support its member countries' goals and commitments to gender equality and women's empowerment. The Gender Policy commits the IDB to undertake both proactive and preventive actions and sets out monitoring indicators to measure progress towards gender equality.

climate-smart agriculture

inclusive cities

knowledge economy

Operational Policy on Gender Equality in Development > www.iadb.org/document.cfm?id=35428399

Who is this toolkit for?

This toolkit is primarily directed at **MIF project teams, executing agencies, and partners.**

How and when should this toolkit be used to mainstream gender?[1]

As much as possible, teams should identify the different sources of inequality between men and women **before designing the project.** Too often, gender components are incorporated after the project is designed, which means they are often seen as only tangential to project success and do not have the necessary resources to be implemented.

It is crucial to utilize the tools described in this toolkit from the very beginning of a project.
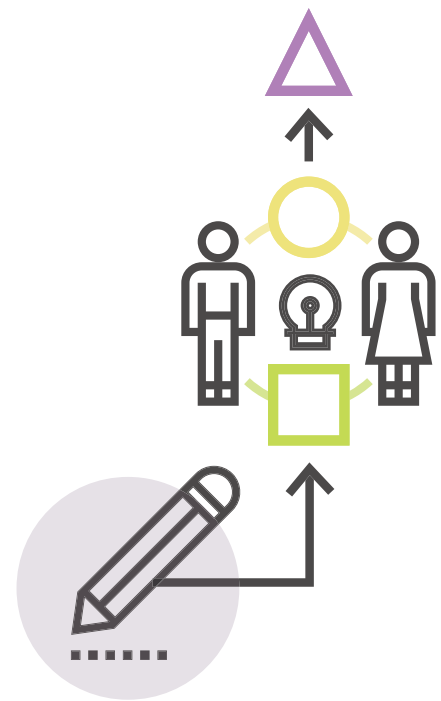
Commitment to gender mainstreaming is critical

Gender mainstreaming (or gender integration) is the process that seeks to have gender equality and the needs of women and men be heard and addressed in the design, implementation, monitoring, and evaluation of the IDB Group's interventions. Many organizations have encountered difficulties when pursuing gender mainstreaming. One lesson learned is that **teams' commitment** is critical to the successful integration of gender.

Effective gender integration ultimately depends on whether initial gender analysis is done, whether it is applied to the project, and whether it is reflected in all relevant project components. Additionally, the commitment of project teams to achieving gender equality results and to reporting them, including disseminating gender-related lessons learned, is critical.

1 For more information about the IDB's overarching implementation guidelines for gender, please consult the Gender and Diversity Division's guidelines for projects, which can be found at http://www.iadb.org/document.cfm?id=38154638.

Basic Concepts:
Demystifying Gender for Effective Development

Gender

The term *gender* refers to the behavioral characteristics and roles that are socially attributed to women and men in a given historical, cultural, and socioeconomic context–beyond their biological differences–and that help shape the responsibilities, opportunities, and barriers encountered by both women and men over the course of their lives. Gender roles and expectations are learned; they can change over time and vary within and between cultures.

This Toolkit recognizes the **difference between gender equity and gender equality:** gender equality means that women and men enjoy the same conditions and opportunities to exercise their rights and reach their social, economic, political, and cultural potential. The pursuit of equality requires actions aimed at equity, which implies providing and distributing benefits and/or resources in a way that narrows the existing gaps, while recognizing that these gaps can harm both women and men. The empowerment of women is understood to mean expanding women's rights, resources, and capacity to make decisions and act independently in social, economic, and political spheres.
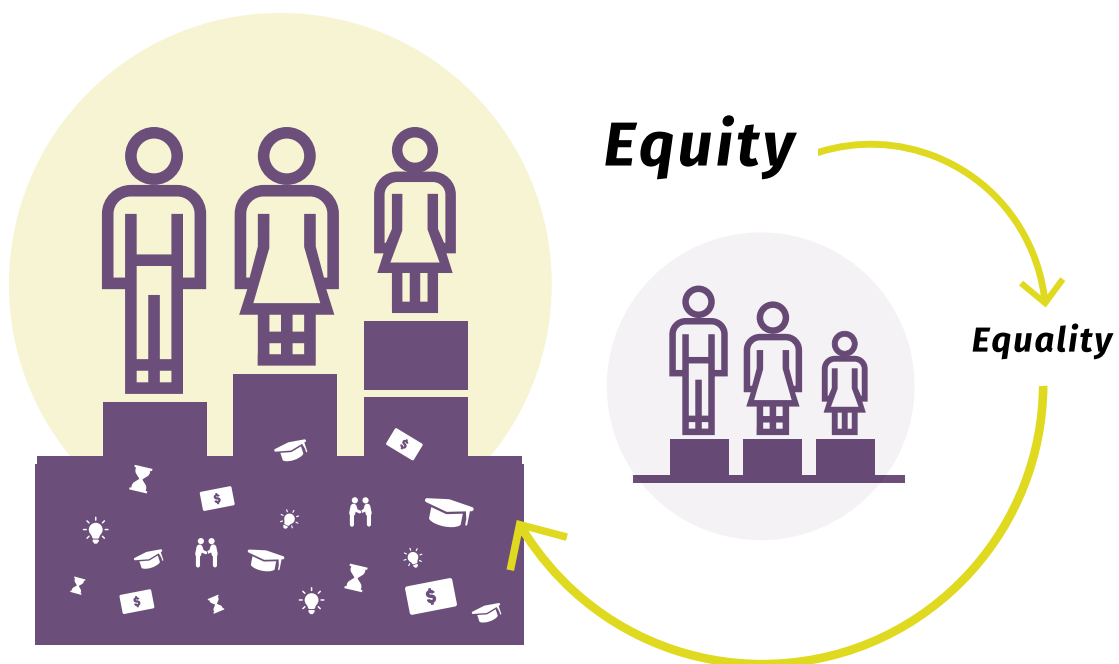
Difference between gender equity and equality

What does gender mainstreaming in projects mean?

Gender mainstreaming the **process that seeks to have gender equality**—and accordingly, the needs of women and men—identified, acknowledged, and addressed in the design, implementation, monitoring, and evaluation of development projects and programs.

gender **MAINSTREAMING** → *design* → *implementation* → *monitoring*
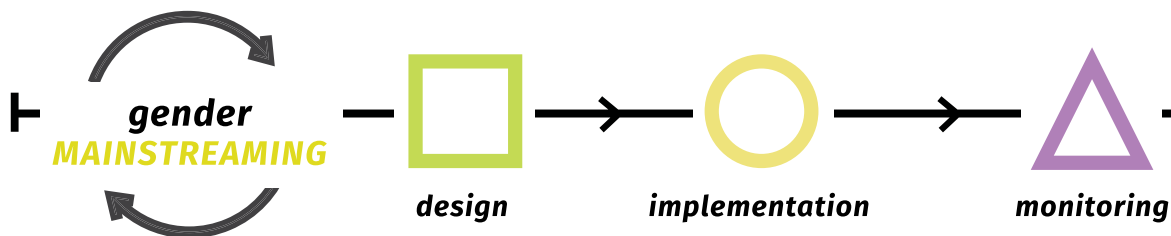
Gender mainstreaming work is not limited to women

If certain gender roles create greater obstacles for men, **gender integration should focus on addressing these disparities**. However, due to historic inequalities (e.g. earning less for the same work, bearing the main burden of non-remunerated reproductive and household activities such as child and elderly care, etc.) women continue to experience greater obstacles to accessing income, employment, and services.

This is why much of the gender integration work focuses on women. It is thus critical to clarify that this is not an automatic response to the term "gender," – as gender mainstreaming itself is looking for gaps between genders- but rather a strategic response to the constraints that historically tend to have placed women at a disadvantage.

It is also critical to clarify the other **commonly held misconception that gender refers to merely the inclusion or targeting of women in projects**; as you will see below, what is required is a deliberate effort occurring at all project phases before, during and after implementation.

the needs of women and men are identified, acknowledged, and addressed

Only after the data is collected by sex can a valid decision be made to whether or not additional gender mainstreaming efforts will be needed to close the gap between sexes.

This initial analysis will strengthen the project as it requires an understanding of the participants' basic features and obstacles and can thus provide additional lessons learned and information critical to later scaling.

Gender mainstreaming refers to both women and men

Gender mainstreaming is more than merely including or targeting women

How does gender integration enhance development effectiveness?

* Evidence suggests that when there is relative equality between men and women, economies tend to grow faster, the poor move out of poverty at higher rates, and the well-being of households is enhanced.

* In general, when women are able to develop their full labor market potential there can be significant macroeconomic gains. Embarking on a process of deliberate gender integration can help maximize the gains that are achieved through addressing gender inequalities.

* In addition to this, simply taking the different roles of men and women into account has the potential to improve the project itself, as it requires detailed awareness of the context that will be essential for sustainable scaling.

Between 2000 and 2010 income growth among women in LAC contributed to a 30% reduction in extreme poverty

2000

poverty
-30%

2010

If gaps between female and male employment rates were closed, Brazil could have a net GDP increase of 9% and 12% in Argentina

GDP

8%
BRASIL

12%
ARGENTINA
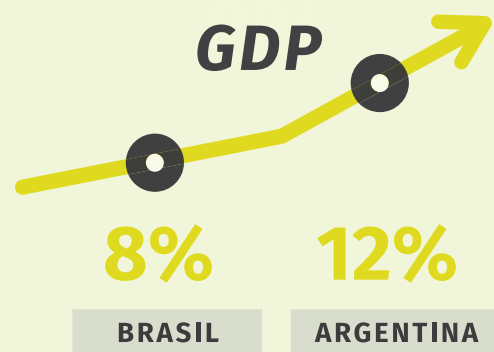
2 Be it in mere numbers, decision-making power, etc. this gender equality is demonstrated to have positive benefits for the well-being of communities.

Gender equality and women's empowerment lead to economic growth and poverty reduction

In general, when women are able to develop their full labor market potential there can be significant macroeconomic gains.[3]

Between 2000 and 2010 income growth among women in LAC contributed to a 30% reduction in extreme poverty.[4] If gaps between female and male employment rates were closed, it is estimated that Brazil could have a net GDP increase of 9% and 12% in Argentina.[5] Further, women entrepreneurs have the potential to promote economic growth through the new jobs and income they create with their micro, small and medium enterprises. There is a strong positive correlation between economies that have a more favorable enabling environment for women entrepreneurs and national competitiveness, which suggests that a thriving base of women entrepreneurs supports a country's overall growth.[6]

When additional resources are available, women invest relatively more in their children's food, healthcare, and education than their male counterparts do. This in turn reduces the inter-generational transmission of poverty. Women-headed households in the region where women are the only breadwinners (17% overall) face the highest risk of poverty.[8] Hence, focusing on women-headed households can help reduce poverty in the region, as many countries that have implemented conditional cash transfer programs have found.

closer gaps

support a country's overall growth

reduced inter-generational transmission of poverty

3 International Monetary Fund. 2013. "Women, Work, and the Economy: Macroeconomic Gains from Gender Equity." Washington, DC: IMF.
4 World Bank. 2012a. World Development Report 2012: Gender Equality and Development. Washington, DC: World Bank.5 Aguirre, D. y otros. 2012. "Empowering the Third Billion Women and the World of Work in 2012". Booz and Company.
5 Aguirre, D. et al. 2012. "Empowering the Third Billion Women and the World of Work in 2012." Booz and Company.
6 Multilateral Investment Fund and Economist Intelligence Unit. Women's Entrepreneurial Venturescope. 2013. Economist Intelligence Unit Limited.
7 World Bank. 2012a. World Development Report 2012: Gender Equality and Development. Washington, DC: World Bank.
8 World Bank. 2012b. The Effects of Women's Economic Power in Latin America and the Caribbean. Washington, DC: World Bank.

TOOLKIT

Integrating gender
**in the project
cycle**

**Project
implementation
and monitoring**

2

1

**Project design,
identification, and
preparation**

3

**Project closing
and evaluation**

1

Project design, identification, and preparation

Section Objectives:

- Explain how to conduct a gender analysis
- Provide examples of gender-based barriers to participation in projects
- Offer examples of MIF topic-specific questions for gender analysis
- Provide possible sources of data
- Guide you through gender mainstreaming in design of components
- Walk you through designing gender-related results and impact indicators
- Provide examples of gender-based risk mitigation measures

Carrying out a gender analysis prior to the launch of project activities can provide information on the gender imbalances that may exist when the project is implemented and how these may affect the project's impact and ultimate outcome.

It is imperative for any project to understand this context in order to plan accordingly and ensure operational effectiveness. Gender analysis could seamlessly be integrated into the wider problem diagnosis and beneficiary analysis in which project teams define the initial problem driving the project, collect information about who is most affected by this problem, and identify what services or opportunities are potentially available to address this problem.

What is a gender analysis?

According to the IDB's Gender Policy, all Bank interventions (including all MIF projects), regardless of sector, type, and size, should conduct a gender analysis, which is the responsibility of the project team. Depending on the intervention and context, **a gender analysis can take various forms**, ranging from a basic desk review by the project team, to focus groups during preparation missions, to in-depth studies by a specialized consultant during the initial stages of the project.
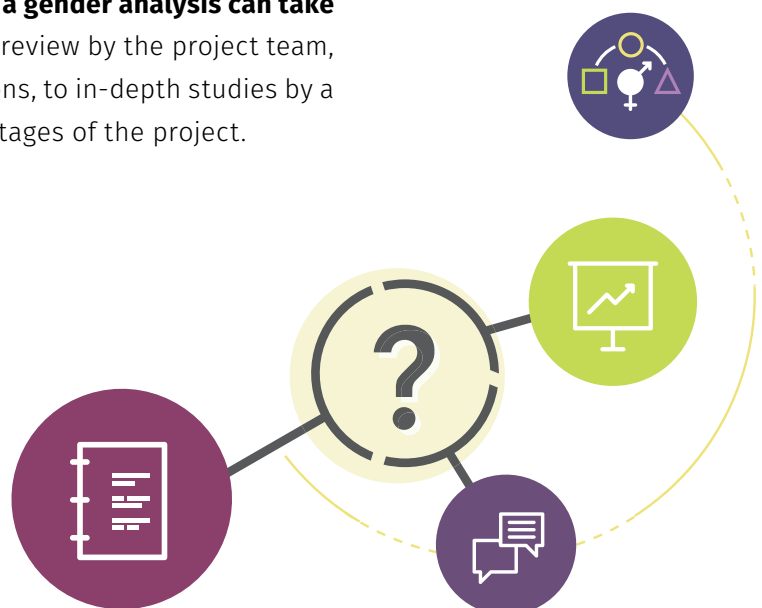
A gender analysis identifies women and men's different needs and priorities in a given issue or intervention by assessing the differences in gender roles and available opportunities for men and women. If no sex-disaggregated data is available regarding the different gender roles and needs where the intervention is

Collecting data

As much as possible, a gender analysis should be based on empirical evidence rather than on perceptions and qualitative knowledge.

To start with, review available secondary data. Secondary data sources, such as the ones listed below, are a good way to start gathering information about the context in which the project will be conducted. A series of relevant data sources can be found in *Annex 1: Secondary data sources for gender analysis.*

Then, in order to collect more specific information, the project team can look into answering the following questions from the executing agency (EA):

· Does the EA have sex-disaggregated data on key indicators of project beneficiaries, including how many businesses are led by women and men?

· Does the EA regularly gather sex-disaggregated data by sex as part of their monitoring, evaluation, and/or MIS systems?

· Has the EA had experience with, and/or does it have technical expertise necessary to deliver, gender-related results?
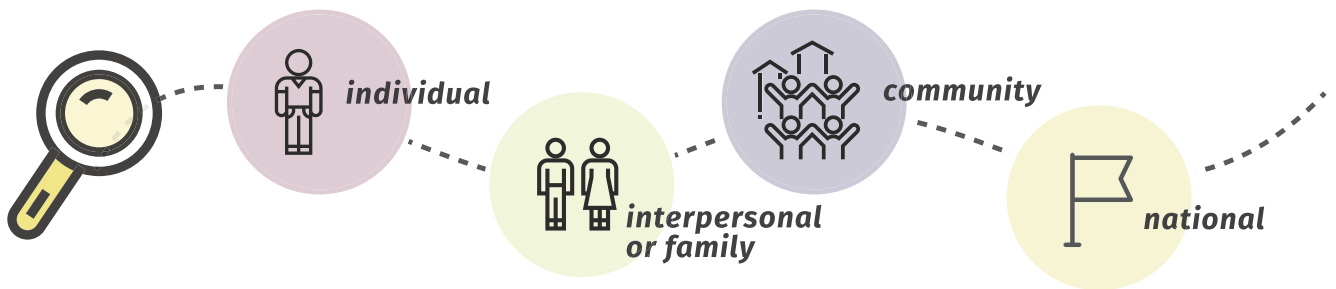
Factors that may be explored during gender analysis

Think of beneficiaries at the individual level, such as "entrepreneurs," "firms," or "households," to see if there are differences between men and women. Gaining an understanding of gender-based barriers to participation, and planning accordingly, will ensure that your project identifies the relevant beneficiaries and meets their needs equitably. While every context is unique, *some* of the social factors that you might explore at different levels (individual, interpersonal/family, community, and national) may include the following:

Figure 1: Factors that may be explored during the gender analysis

Individual Level	Interpersonal/ Family level	Community Level	National Level
Age Marital status Number of children Level of education Training & skills for employment Physical disabilities Source/level of income Roles/responsibilities inside and outside the home	Ownership of resources, assets Decision-making power over resources Distribution of chores and responsibilities in the home Availability of housing Levels of violence in the household Other sources of household income	Availability of basic services (health care, education, water and sanitation) Safety/security/ levels of violence Composition in leadership councils	Laws, Policies, Regulations that govern or address ownership, access to credit, violence against women, financial services etc.

Do the analyzed/identified causes and effects of the problem affect women and men differently?

For each factor you should investigate:

1 Whether there may be differences between men and women where your project will be conducted;

2 Whether these differences may create specific barriers for one gender group to participate in your project activities or to access available opportunities; and/or

3 Whether these differences may imply specific needs for one gender group that your project should take into consideration.

For a detailed list of guiding questions for project teams under each factor category, please see *Annex 2: General Questions for Gender Analysis*.

The following is a sample of issues that may help you identify gender-based barriers to participation in the context of your project.

Figure 2: Examples of barriers to project participation based on gender differences

Possible Gender Differences	Project Considerations
Roles and Responsibilities	· Women's and men's roles in the household, the workplace, and society at large · Total number of hours that women and men devote to unpaid domestic work and paid work · Responsibility of multiple roles · Marriage and childbearing practices · Constraints to participation
Resources/Assets/Opportunities	· Access, control and decision-making over assets, resources, and opportunities · Ability to own property and prove "credit worthiness" · Level of schooling, literacy, numeracy
Practices and Perceptions	· Cultural restrictions on attendance and participation
Power and Decision-making	· Control and decision-making over mobility, resources, family planning, health care decisions, money, etc.
Law, Policies and Regulations	· Accessing credit, paid labor, and other resources · Ability to own property and prove "credit worthiness"

Moving beyond the broad barriers to project access, it is critical that the project team identifies–within the project's sectoral area–the context-specific barriers, differences, and needs. To further guide you in identifying these issues, *Figure 3: Examples of gender mainstreaming activities by MIF Topic Area*, below provides an illustrative list of **MIF area -specific** questions for gender analysis (Knowledge Economy, Climate Smart Agriculture, and Inclusive Cities).

Does the project have the potential to contribute towards gender equality?

Once the project team undergoes a gender analysis are answered, **team leaders must ask themselves: "so what?"** In other words, the analysis must not merely list gender issues and disparities, but also identify and delineate the implications for project design. In particular, after the gender analysis, project teams should know if there are major gender inequalities, relations, or norms that either can affect the achievement and sustainability of the project's results or can stand to be improved upon by the proposed intervention.

At a minimum, at this time the project team should be able to estimate the number of women and men beneficiaries (including men and women-led businesses) included in the project.

Are there any potential adverse impacts and/or risks of gender-based exclusion?

While conducting gender analysis, teams need to identify the potential for gender-based risks and adverse impacts throughout the project cycle (particularly in the design stage) so that they can develop plans to mitigate these impacts.

The objective is not to address all the gender inequalities that impact a particular population, but rather to mitigate any potential negative impacts a project might have on the population.

The **IDB Gender Policy identifies three key areas for potential gender risks and safeguards**, which may or may not be relevant depending on the MIF project:

* Concluding there is no gender equality issue with a project

Keep in mind that not all interventions will require specific gender-related components or activities. However, you can only reach this conclusion after having conducted the gender analysis, which has provided you with the relevant information that you needed to make this decision. You should evidence this analysis in the project documents and provide a justification.

Áreas clave para las protecciones y los riesgos de género
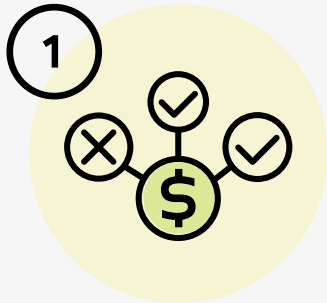
Economic opportunities: Introducing unequal requirements for access to project-derived economic opportunities and benefits, including paid work, training, credit, or business opportunities. This includes introducing unpaid work unevenly, and introducing requirements that restrict the participation of women or men in project activities and benefits based on pregnancy, maternity/paternity leave, or marital status (e.g. denying unwed mothers or fathers project benefits).

Property rights: Disregarding the right of women to inherit and own land, homes, and other assets or resources. According to the Gender Policy, the IDB will recognize women's ownership rights regardless of marital status and will adopt measures to facilitate their access to the documents they need to exercise this right. For example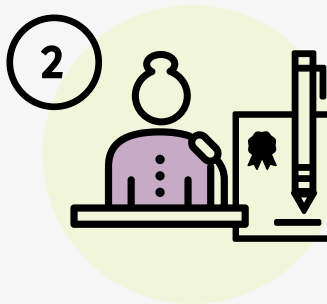, women might be prohibited from being official members of a farmer cooperative because they lack ownership titles for their land; thus a MIF project could encourage the cooperative to change the membership requirements to be more inclusive.
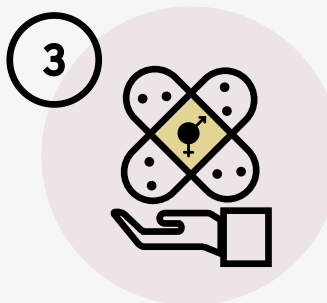
Increasing the risk of **gender-based violence**, including sexual exploitation, human trafficking, or sexually transmitted diseases, including HIV/AIDS. For example, a financial inclusion project that changes a woman's bargaining position within the household might led to conflict with her spouse; thus a MIF project could include a protocol for mitigating, identifying, and referring cases of violence against women.

Design proactive measures and avoid any anticipated negative impacts

Project teams should use the gender analysis exercise to develop relevant proactive activities that contribute towards achieving gender equality (by closing identifying gaps or removing barriers) and/or define preventive measures to mitigate gender-based risks (by ensuring MIF interventions do not exacerbate gender inequalities).[9] These activities can range from minor alterations to existing design elements to major revisions of entire project components.

For specific examples see *Gender Mainstreaming Activities by Access Area* (Figure 3).

In working on the design of a project you should contemplate developing both proactive and preventive measures regarding gender equality.

Gender issues can be mainstreamed into project activities or developed as stand-alone gender-equality components, depending on the context and needs identified by the gender analysis.

Ej. For example, during the gender analysis for a project that provides agricultural extension services to farmer cooperatives, the project team might have identified that women represent a minority of the participants in the agricultural extension workshops even though they represent 50% of producers. In order to improve women's participation, the facilitators can be trained to encourage men to bring their spouses and ask the cooperative leadership to extend invitations to women (mainstreaming into project activities).

Ej. However, the gender analysis might have also found that the cooperative membership is mainly male and women are presented with barriers to joining, so a **specific component** can be developed to sensitize cooperative members and leaders on the importance of including women in the cooperative. This component would benefit women producers, through the benefits received from joining the cooperative, and expand the impact the project has on farmers' productivity. Regardless of the scale of intervention proposed, all **gender components and activities need to be assigned financial or human resources in order to be implemented**, which should be clearly reflected in the project budget and documents.

9 Gender safeguards: It is important to note that while MIF projects tend to be less likely to trigger social safeguard policies, including gender based-risks, than IDB loans (especially those in the infrastructure and urban development sectors), MIF interventions do have the potential to adversely impact gender equality.

Gender mainstreaming can include, but is by no means limited to, activities in the categories listed below and in *Figure 3: Examples of Gender Mainstreaming Activities by Access Area.* In some cases, projects will have as their primary objective the promotion of gender equality or women's empowerment, however, many of the gender mainstreaming activities highlighted below can be included in both.

During the development of these activities it is important to engage NGOs, local and national government agencies, and other actors working on relevant issues in the intervention area who may become partners in the achievement of gender-related outcomes.

✳ Direct investment in gender equality vs. Gender mainstreaming

The IDB's Gender Policy defines direct investment projects as those that have as a primary objective the promotion of gender equality or women's empowerment. At the MIF, these projects tend to focus on, but are not limited to, redressing persistent gender inequalities such as women entrepreneurs' and producers' lack of access to finance, markets, skills, and services. The Gender Policy recognizes that the pursuit of equality requires actions aimed at equity, which implies providing and distributing benefits and/or resources in a way that narrows the existing gaps, as it recognizes that these gaps can harm both women and men. The particular distinction for direct investment projects, while in no way minimizing the important contributions that regular projects make through gender mainstreaming, is important because it demonstrates the IDB's and the MIF's awareness that **gender equality issues sometimes require focused solutions.**

* **Provide equal access to project benefits:** Differences in men and women's use of time, societal and productive roles, cultural norms, and household/power structures are barriers to equal participation in project benefits that can be addressed by specific activities such as: developing policies that seek to address gendered biases in beneficiary selection criteria; promoting women's participation in project-related benefits and opportunities (including setting targets), especially in sectors where they have been traditionally excluded; enforcing equal pay; reward companies for hiring women/designing gender-sensitive policies; and ensuring that men and women are equally informed of project objectives and benefits. For example, if women are working full time, responsible for most of the housework, and much of the childcare, then long days of trainings will not be appropriate if the goal is to include them.

* **Include women in decision-making processes for projects and clients:** The goal of these activities is two-fold: 1) to promote women's agency and leadership throughout the project cycle; and 2) to ensure that women's differential needs are addressed throughout the same project cycle.

* **Training to change gender norms and cultural stereotypes and reduce violence against women:** Activities include training within existing capacity building programs or stand-alone training to promote positive gender outcomes (e.g. improving women's confidence and self-worth, improving knowledge of women's rights, engaging men to promote more gender equitable relationships). This includes institutional strengthening and capacity building opportunities for executing agency staff (e.g. training loan officers on the importance of the women-led SME market).

* **Directly support the development and growth of women-led businesses, particularly in higher-productivity and high-growth potential sectors:**[10] These are components of projects whose objective is to help women entrepreneurs overcome challenges that have a disproportionate impact on them, such as access to finance, mentors, networks, or business skills. When necessary, direct investment projects can be developed along this line of activity.

10 The MIF defines a women-led business as a business where women have 51% or more ownership stake and/or with a female top manager (CEO, COO, general manager, president, or equivalent position).

Figure 3: Examples of gender mainstreaming activities by MIF Topic Area

Area	Areas	Examples of gender mainstreaming activities
Equal access to project benefits	All	· Create activities to **promote women's participation in project-related benefits** and opportunities (including setting targets), especially in sectors where they have been traditionally excluded. · **Ensure that men and women are equally informed of project objectives and benefits** in project marketing and dissemination and develop strategies that seek to address gendered biases in beneficiary selection criteria. · **Adapt delivery mechanisms** and marketing strategies to men's and women's needs. · When **offering new goods and services, consider business opportunities for women-led firms**, **both** as business owners and employers, particularly in knowledge-intensive and traditionally male-dominated sectors.
	KE	· **Gender inequalities in knowledge-intensive human capital are limiting women's employment and business opportunities:** 1) Develop targeted programs to teach hard/specific skills (e.g. coding, operating machinery) that are holding women back; 2) Incentivize young women's participation in STEM fields of education (e.g. provide them with information on salaries); 3) **Target technical assistance to women entrepreneurs addressing the problems specifically faced by women**. · **Women entrepreneurs have lower participation rates or more limited access to KE capacity building programs:** 1) Target technical assistance to women entrepreneurs addressing the problems specifically faced by women, depending on their concentration in certain segments; 2) Target dissemination activities and communications messages, encouraging women to apply or register for program. · **Women in knowledge-intensive sectors lack access to adequate financial products**: 1) Work with partner financial institutions to improve their understanding of the particular issues faced by men/women and develop product/marketing strategies to target emerging women businesses; 2) Find innovative financing mechanisms for startups in the sector (e.g. crowdfunding).

(*) note these examples are illustrative, non-exhaustive activities which should be based on gender analysis and be context-specific

Area	Areas	Examples of gender mainstreaming activities
Equal access to project benefits	IC	**• Women/male-led MSMEs are underrepresented in value chains:** i) Outreach to potential suppliers (backward networking), and potential buyers (forward networking) – including public procurement opportunities –to promote the inclusion women-led businesses as supplier/partners. **• Women's participation in the transport system is lower than men** so projects can include methods of raising women's participation in transit projects, and hiring and training women in connection with building and operating systems.
	CSA	**· Women have less or more limited access to agricultural extension services, new technologies, and/or inputs than men**: 1) Target technical assistance to women producers/entrepreneurs addressing the problems specifically faced by women, depending on their concentration in certain segments of the agricultural value chains; 2) Encourage the participation of men and women by holding trainings at times that are appropriate for both sexes, having inclusive communications material, and ensuring material is provided in local indigenous languages; 3) Set targets for women's participation. **· Women, particularly indigenous women, may not have access to communal structures that control resources**: Ensure women-headed households and women benefit equally from benefits derived from payment-for ecosystem services.
Women inclusion during project design and decision making processes	All	**· Support clients, partners, and executing agencies in developing gender equality policies for their institutions that include HR policies** to promote women in key management positions. **· Women's economic empowerment is affected by their lack of soft skills and agency**: Provide soft skills and modules on confidence-building and leadership in community banks, savings groups, and MFI groups
	KE	**· Lack of women in leadership of knowledge-intensive companies, entrepreneurship networks, and venture capital funds**: Develop sensitization trainings for relevant senior management and/or the board of directors on the importance of gender diversity in leadership to improve business and development outcomes.
	IC	**· Women underrepresented in leadership of local organizations:** 1) Include targets for the inclusion of women in community utility boards for water/energy/waste management projects tasked with the operation and maintenance of the basic service provided; 2) Include both men and women in consultations and community boards/committees that manage payment for ecosystems services & resources.

(*) note these examples are illustrative, non-exhaustive activities which should be based on gender analysis and be context-specific

Area	Areas	Examples of gender mainstreaming activities
Women inclusion during project design and decision making processes	CSA	· **Women are underrepresented in membership and leadership producer organizations, community organizations, boards tasked with management of resources:** 1) Ensure official and unofficial cooperative norms do not explicitly or implicitly discriminate against women; 2) Provide incentives or targets for women's participation in leadership structures and membership; 3) Sensitize the organization's leadership on the importance of women's participation in leadership; 4) Include both men and women in consultations and community boards/committees that manage payment for ecosystem services deals and decide how payment for ecosystem services will be distributed or how communal payments will be used. · **Male and female users did not influence product design:** When developing cook stove, home solar, or water projects, consult women users for design issues and men for installation and maintenance concerns to ensure sustainability.
Gender trainings	KE	· **Gender gaps in the performance or interest of girls and boys in STEM:** Develop sensitization trainings for teachers as to the cultural and embedded societal biases that lead to women being less confident or interested in STEM fields. · **Women's economic empowerment is affected by their lack of soft skills and agency:** Provide soft skills and modules on confidence-building and leadership as part of vocational training, youth development, or business development programs
	IC	· **Traditional or cultural gender norms and behaviors hinder young people's development:** Develop and integrate gender norms modules in the design of educational/occupational projects and activities in topics of, for instance, violence against women, sexual and reproductive health, equal division of household tasks, orientation about non-traditional study fields, etc.
	CSA	· **Men not engaged in maternal and child health, nutrition, and education:** 1) Sensitize men and women on the importance of gender equitable relationships encourage their participation in caregiving and household duties; 2) Include gender equality messages and modules within project communication activities in beneficiary communities. · **Traditional or cultural gender norms and behaviors hinder women's participation in cooperative membership:** Develop sensitization trainings on importance of including women for cooperative members and the benefits of inclusive projects for both EA and cooperative members.

(*) note these examples are illustrative, non-exhaustive activities which should be based on gender analysis and be context-specific

Area	Areas	Examples of gender mainstreaming activities
Support women led businesses growth	KE	**· Women-led businesses are underrepresented in KE sectors** (e.g. science and technology, high-productivity export sectors): Facilitate and create networking opportunities with relevant business networks (business associations, chambers of commerce, etc.) for women entrepreneurs. **· Emerging women businesses in KE sectors lack access to adequate financial products:** i) Work with partner financial institutions to improve their understanding of the particular issues faced by men/women and develop product and marketing strategies to target women-led MSMEs.
	IC	**· When MSMEs are underrepresented in social entrepreneurship space:** Target women entrepreneurs in projects developing innovative business models targeting low-income populations to provide basic service solutions. **· Women/men-led MSMEs are underrepresented in value chains:** i) Outreach to potential suppliers (backward networking), and potential buyers (forward networking) – including public procurement opportunities –to promote the inclusion of women-led businesses as supplier/partners.
	CSA	**· When women lack access to rural credit:** 1) Develop alternative credit-risk assessment methodologies that reduce barriers like collateral; 2) Women's different productive roles & economic activities should be valued & analyzed when undergoing credit assessments; and 3) support FIs in the development of holistic value propositions for women. **· When women small-holder farmer's and producer organizations do not have access to international markets:** Develop projects that link women's cooperatives and producer groups to national and international export markets and/or Identify markets or clients that will pay premium for products produced by women.

(*) note these examples are illustrative, non-exhaustive activities which should be based on gender analysis and be context-specific

Designing gender-related results and impact indicators

A *gender-related result* for the MIF is defined as a result or impact that contributes towards gender equality or women's empowerment.

Project teams should develop gender-related results and impacts, and respective indicators to measure them. In order to develop these gender-related results, indicators usually require data to be sex-disaggregated.

While sex disaggregation of indicators is important and mandated by the IDB Gender Policy, **a sex-disaggregated indicator does not by itself measure changes towards gender equality or women's empowerment** (see Figure 4: *Sex-disaggregated vs. indicators leading to gender equality*).

In particular, indicator baselines and targets should specify separate results for men and women in order to capture progress in reducing gender inequalities.

Gender-related results should follow sound intervention logic (theory of change) that links components to results and then to impact. The development objective is the direct impact that will occur as a result of the utilization of project products and/or services.

Further, the **MIF Corporate Results Framework indicators as well as the MIF Project Supervision Report (PSR) system automatically disaggregates beneficiaries at the individual level**; however, at the firm, farm, and household level, project teams can and should also disaggregate indicators and/or collect sex-disaggregated indicators.

The log-frame and the operations manual should indicate the definitions (e.g. how are women-headed households being defined?) and the means of data collection.

Please see *Annex 4: Women-Led Business Definition* for specific definitions and guidance on sex-disaggregation of the leadership of firms.

Figure 4: Sex-disaggregated vs. indicators leading to gender equality

Impact	Indicator	Baseline	Target	Does it close gender gaps?
Improve the business performance of MSMEs	Average increase in sales	T: 25 %	T: 35 %	No, it does not list separate results for women and men.
Improve the business performance of MSMEs	Average increase in sales for female and male-led MSMEs	M: 20 % F: 10 %	M: 30 % F: 15 %	No, this is sex disaggregated, but does not close the gender gap. (OR "however does not include any aim to close the gender gap")
Improve the business performance of MSMEs	Average increase in sales for women and men-led MSMEs	M: 20 % F: 10 %	M: 30 % F: 20 %	Yes, results are listed for men and women separately and the target seeks to reduce the gender gap.

Activities seeking to mitigate gender-based risks

Gender Safeguards Screening:

The Environmental Safeguards Unit (VPS/ESG) manages a safeguards screening system for all projects that not only includes gender safeguards but additionally classifies projects according to their environmental and social risks (see *Annex 3: Gender Safeguards Filter Questions*). If the project team or the Environmental and Social Safeguards team have identified gender-based risks related to the project, then appropriate mitigation measures and activities should be included as part of the project.

VPS/ESG
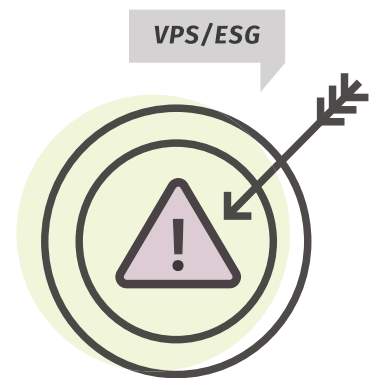
Gender mainstreaming capacity of executing agency

During the design phase, particularly **during the Diagnostic of Executing Agency Needs (DNA), project teams need to assess the capacity of the executing agency to implement gender activities** and components.

In particular, teams should analyze whether the executing agency has:

1 institutional mandates and mechanisms to promote gender equality;

2 gender experts/units or experience implementing gender-sensitive projects or studies; and

3 sex-disaggregated data and gender indicators in its monitoring systems, necessary for measuring differentiated results for women and men (see Figure 4).

This analysis will allow teams to ascertain whether the project may need additional support or resources to carry out gender-related components.

Gender-sensitive M&E system and evaluation questions

Including gender into the M&E system of a project does not require a separate M&E framework. Rather, gender should be built into the existing framework and M&E system from the very beginning. Women and men directly or indirectly affected by the project should be involved in project consultations, as well as in the design and implementation of the monitoring and evaluation activities.

Additionally, the M&E plan can include both sex-disaggregated and project management indicators to measure women's participation in project decision making and consultations (e.g., number and percentage of men and women consulted during project consultations, number and percentage of men and women in project management/decision-making positions).

Finally, when determining evaluation questions for the project, make sure you formulate questions that adopt a gender lens.

✗ Evaluation questions such as **"how effectively did farmer training increase yields?"** obscure a potentially differentiated impact. It is key to separate male and female farmers to see if there is any difference..

✓ Thus, the question would read **"How effectively did *male* farmer training increase yields?"** And "how did *female* farmer training increase yields?"

Figure 5: Gender Mainstreaming Checklist –Identification, Preparation, and Design

1. Does the problem, including respective causes and effects, under consideration affect women and men differently?	Y	N
2. Will men and women have the potential to benefit equally from the project?	Y	N
Are there specific constraints, barriers, and/or opportunities for women and men, especially from different social, ethnic, economic, or age groups?	Y	N
Are there any potential adverse impacts and/or risks of gender-based exclusion?	Y	N
Will both men and women have a say in decision-making and control of project resources and benefits at the community, enterprise, and household levels?	Y	N
3. Does your project have the potential to contribute towards gender equality?	Y	N
4. Will the executing agency have the capacity to implement gender components and activities? Assess the institutional capacity by answering the following questions:	Y	N
Does the executing agency itself have a gender equality policy or strategy?	Y	N
Has the executing agency trained its staff (or have plans to train them) on relevant gender equality issues?	Y	N
Do the executing agency's monitoring or MIS systems disaggregate data by sex?	Y	N
5. Have activities or components been designed to promote gender equality and/or mitigate gender-based risks?	Y	N
Does the project include measures to ensure that men and women have equal access to project benefits?	Y	N
Does the project envision measures for the equal participation of men and women in decision-making throughout the project cycle?	Y	N
Are there provisions in the plan of acquisitions and/or operations manual to promote gender equality in the contracting/acquisitions process (employment, SMEs service provision, etc.)?	Y	N

Figure 5: Gender Mainstreaming Checklist –Identification, Preparation, and Design

If adverse gender-based risks have been identified, have any measures to prevent, mitigate, or compensate for them been included in the project?   (Y)   (N)

6. If gender components and activities have been included, do they have assigned resources listed in the project budget?   (Y)   (N)

7. Have components been designed to help the Executing Agency implement gender mainstreaming components or activities?   (Y)   (N)

Have activities (such as trainings or the hiring of gender specialists) been envisioned to ensure the project and executing agency has the capacity to implement gender-related components?   (Y)   (N)

When relevant, does the project include capacity-building components for executing agency staff or project beneficiaries on relevant gender equality issues?   (Y)   (N)

8. Have relevant log-frame results and impact indicators been sex-disaggregated?   (Y)   (N)

If indicator captures data for project beneficiaries, have disaggregated baselines and targets been established for women versus men's benefits and/or participation?   (Y)   (N)

Project implementation and monitoring

2

During project implementation, project teams need to ensure that activities that promote gender equality are executed and that both men and women are accessing project benefits as intended. The key instances where project teams have the opportunity to correct course are during supervision missions, development of PSRs, and mid-term evaluations.

Monitoring gender-related results and activities over the course of implementation

The basic purpose of any monitoring system is to track what the project is achieving against proposed indicators and objectives. Monitoring provides the data needed to assess if projects are in fact reaching men and women in an equitable way, in addition to assessing whether the project is providing benefits in the ways envisioned in the design phase.

Ej. | For example, if only women are attending a seminar on early childhood development (ECD), then the results sought by the project will be harder to achieve, since men's participation is also essential.

As with any other project activity, if gender-related activities are not going according to plan then the team should seek to redress any problems. If project benefits (e.g. trainings, loans, and technical assistance) are not reaching both men and women as intended, then teams need to correct course. The best way to do this is to employ the gender analysis questions outlined above (See Figure 4) in order to first discern the causes behind the problem in order to effectively come up with corresponding solutions.

Ej. | For example, following along the lines of the early childhood education seminar example where only women were attending, you might ask if during the promotion of the seminar men were targeted, whether the times of the seminar are compatible with men's schedules (e.g. after traditional working hours), or if facilitators have encouraged women to bring their partners.

Taking into account budget constraints faced during execution, the project team can use the examples included in ***Figure 4: Gender Mainstreaming Activities by Access Area*** (above). Many of these do not require additional resources but rather a change in strategy (e.g. reaching out to women's entrepreneurship networks when providing trainings for entrepreneurs, encouraging men in rural areas to bring their wives to agricultural extension sessions, having both men and women represented in photos/images included in flyers for ECD seminars, etc.).

Sex-disaggregated indicators in project supervision reports

The Project Supervision Report (PSR) is a central/fundamental tool to help you measure and observe these sex-related differences in project participation and those benefiting from the intervention. During project the PSRs should report progress on gender-related results indicators, including the sex-disaggregated data.

Review sex-disaggregated data early on in the project and make sure that issues relating to men's and women's participation are on the agenda for meetings and reviews.

If the project is not benefiting men and women as expected, correct the course of the project. It is never too late to encourage equitable access, and project course corrections can make a great difference.

Figure 6: Gender Mainstreaming in Project Implementation and Monitoring

Key Questions

|		
Are gender activities and components progressing as planned?	Y	N
Have institutional strengthening activities, like gender equality sensitivity workshops, progressed as planned?	Y	N
If mitigation measures for gender-based risks were included in project design, are they being implemented?	Y	N
If there are gender-related results in the log frame, are they being reported on in the PSR?	Y	N
Are project indicators showing any problems?	Y	N
Is the effect on key outcomes different for women and men beneficiaries (if so, why?)?	Y	N
Are women and men accessing project benefits equally?	Y	N
Are there any unintended adverse impacts based on gender not already identified in the safeguards screening process?	Y	N
Are women and men being equally included in communications, dissemination activities, and consultations with project stakeholders and beneficiaries?	Y	N

Project closing and evaluation

3

During the closing and evaluation of a project, staff need to analyze whether gender-related results were achieved and if there were any unintended effects on gender equality.

The evaluation phase offers your team the opportunity to move beyond process indicators, which document the number of beneficiaries reached and the number of services provided, and allows you to document whether these services and activities reached the intended target group and whether their participation in the project resulted in any substantial/sustainable impact on their lives.

During the final evaluation, the target population should be interviewed and groups consulted should be comprised of both men and women. In some contexts, evaluators may need to interview groups of men and women separately to ensure women's participation (e.g. in some indigenous communities women will traditionally not speak up or speak less if men are present).
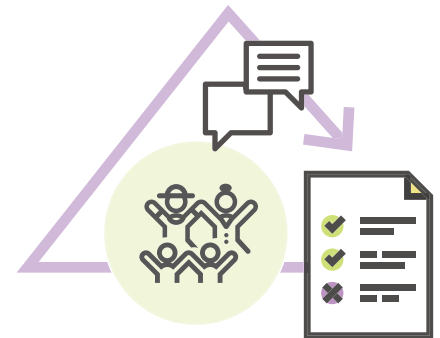
Measuring success

By this point, the indicators and evaluation questions should have been identified at the project design stage.

Occasionally, there may be questions or issues that arise unexpectedly during the project itself. To resolve these unanticipated setbacks, deciding which questions to ask will be highly dependent on the context, i.e. the location (both country and rural/urban), the socioeconomic status of the men/women, etc. The following table provides examples of gender-related evaluation questions to help guide you in the formation of your own nuanced set of questions.

Figure 7: Examples of Gender-Related Evaluation Questions

Expected Result and Impact	Examples of gender-related evaluation questions
Increased income	- If men/women have increased income, how effectively are they able to control how income is spent in the household? - Is men's/ women's increased income accompanied by reduced contribution from spouses/partners? - Does men's or women's increased income mean decreased time for leisure or other activities? - Does men's or women's increased income result in increased intimate partner violence? Which sex has been more affected?
Increased employment	- How effectively were men/women trainees placed into jobs/sectors/ segments of the value chains that are traditionally occupied by the other sex?
Growth in business	- To what extent did beneficiary businesses led by men grow as compared to those led by women?
Increased access to credit	- To what extent did men have control over the loans they were provided as compared to women? - Have credit products adapted to both men's and women's needs?
Increased access to value chains	- Did those women-led MSMEs that were successfully integrated into formal supply chains experience any additional benefits, like access to finance, in comparison to men-led MSMEs?
Increased access to basic services	- How have men's and women's time patterns changed after accessing the basic service provided, and how do they differ? - To what extent has the provision of the basic service had an impact on security for men/women? - How has men's and women's quality of life improved as a result of the product or service offered? - What, if any, were unintended consequences of access that were experienced by either men or women?
Increased skills and awareness	- How did trained businesses recognize the value of implementing gender best prac-tices? - Was the training successful in targeting the specific needs of male/ female youth? - Did the training result in a more balanced division of tasks between men/women in the household? - Did the training result in a more balanced division of productive tasks between men/women? - How did business management training help women-led MSMEs improve their busi-ness management as compared to men-led MSMEs?
Increased access to networks	- What benefits did women-led MSMEs experience from participating in business networks as compared to men? - Did the diversity of business networks (mixed-gender) allow for greater benefits?

Evaluation and dissemination of lessons learned

1. If gender related-results were included in design, to what extent have these objectives been met?	Y	N
2. Have there been any unexpected or unintentional gender effects of the project/policy? Did the project or policy change the situation of women compared to men? If so, for better or worse?	Y	N
3. Does the project evaluation analyze results for men and women (or men- and women-led businesses, farms, and households)?	Y	N
4. Does the project include lessons learned or planned/unplanned gender-related results and issues?	Y	N

Summary Checklist

Identification and design

1. Does the problem, including respective causes and effects, under consideration affect women and men differently? (Y) (N)

2. Will men and women have the potential to benefit equally from the project? (Y) (N)

Are there specific constraints, barriers, and/or opportunities for women and men, especially from different social, ethnic, economic, or age groups? (Y) (N)

Are there any potential adverse impacts and/or risks of gender-based exclusion? (Y) (N)

Will both men and women have a say in decision-making and control of project resources and benefits at the community, enterprise, and household levels? (Y) (N)

3. Does your project have the potential to contribute towards gender equality? (Y) (N)

4. Will the executing agency have the capacity to implement gender components and activities? Assess the institutional capacity by answering the following questions: (Y) (N)

Does the executing agency itself have a gender equality policy or strategy? (Y) (N)

Has the executing agency trained its staff (or have plans to train) on relevant gender equality issues? (Y) (N)

Do the executing agency monitoring or MIS systems disaggregate data by sex? (Y) (N)

Tips

Set up beneficiary interviews prior to identification mission and use participatory methods; consult both female and male beneficiaries.

Project team and EA should identify what primary and secondary data there is on project beneficiaries.

Inquire about gender lessons learned from other MIF projects.

Who will you meet from the EA? Do they have the necessary data on gender? If not, who else should you meet with?

Include a plan to collect more data if necessary.

5. Have activities or components been designed to promote gender equality and/or mitigate gender-based risks?

(Y)   (N)

Does the project include measures to ensure that men and women have equal access to project benefits?

(Y)   (N)

Does the project envision measures for the equal participation of men and women in decision-making throughout the project cycle?

(Y)   (N)

Are there provisions in the plan of acquisitions and/or operations manual to promote gender equality in the contracting/acquisitions process (employment, SMEs service provision, etc.)?

(Y)   (N)

If adverse gender-based risks have been identified, have any measures to prevent, mitigate, or compensate for them been included in the project?

(Y)   (N)

6. If gender components and activities have been included, do they have assigned resources listed in the project budget?

(Y)   (N)

7. Have components been designed to help the Executing Agency implement gender mainstreaming components or activities?

(Y)   (N)

Have activities (such as trainings or the hiring of gender specialists) been envisioned to ensure the project and executing agency has the capacity to implement gender-related components?

(Y)   (N)

When relevant, does the project include capacity building components for executing agency staff or project beneficiaries on relevant gender equality issues?

(Y)   (N)

8. Have relevant log-frame results and impact indicators been sex-disaggregated?

(Y)   (N)

If indicator captures data for project beneficiaries, have disaggregated baselines and targets been established for women versus men's benefits and/or participation?

(Y)   (N)

Develop a clear logic integrating gender in the project's theory of change.

Reflect results of gender analysis in problem diagnosis and beneficiaries sections.

Take into account relevant lessons learned from previous experiences or findings and conclusions from evaluations and/or research conducted.

If gender equality is an aim of your project, **include relevant indicators** (i.e. decision-making power, self-esteem, etc.).

Gender mainstreaming in project implementation and monitoring

1. Are gender activities and components progressing as planned?   Y   N

Have institutional strengthening activities, like gender equality sensitivity workshops, progressed as planned?   Y   N

If mitigation measures for gender-based risks were included in project design, are they being implemented?   Y   N

2. If there are gender-related results in the log frame, are they being reported on in the PSR?   Y   N

3. Is project monitoring showing any problems?   Y   N

Is the effect on key outcomes different for women and men beneficiaries (if so, why?)?   Y   N

Are women and men accessing project benefits equally?   Y   N

Are there any unintended adverse impacts based on gender not already identified in the safeguards screening process?   Y   N

Are women and men being equally included in communications, dissemination activities, and consultations with project stakeholders and beneficiaries?   Y   N

Tips

Share this toolkit with all the project team, local partners and staff from Executing Agencies.

Adjust project in light of PSR or mid-term evaluation results, particularly budget if gender-related activities and results will require more resources.

Link project with relevant women's organizations, business networks, or NGO's promoting gender equality if EA does not have adequate expertise.

Evaluation and dissemination of lessons learned

1. If gender-related results were included in design, to what extent have these objectives been met?   (Y)   (N)

2. Have there been any unexpected or unintentional gender effects of the project/policy? Did the project or policy change the situation of women compared to men? If so, for better or worse?   (Y)   (N)

3. Does the project evaluation analyze results for men and women (or men- and women-led businesses, farms, and households)?   (Y)   (N)

4. Does the project include lessons learned or planned/unplanned gender-related results and issues?   (Y)   (N)

Tips

Seek an evaluator with documented experience in gender: make gender issues explicit in TORs of final project evaluation

Share it, don't forget it! Plan to disseminate lessons learned.
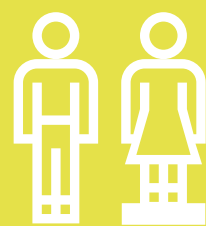
Annexes

Annex 1:

SECONDARY DATA SOURCES FOR GENDER ANALYSIS

WEVentureScope: www.weventurescope.com

World Economic Forum Gender Gap reports:
www.weforum.org/issues/global-gender-gap

Global Entrepreneurship Monitor reports: www.gemconsortium.org/docs

Enterprise Surveys: www.enterprisesurveys.org

Household surveys, including, where available, time-use modules: for instance, www.unstats.un.org/unsd/hhsurveys ; www.ihsn.org

Foreign Investment Advisory Service (FIAS) informality surveys: www.fias.net

ECLAC/SEDLAC: www.eclac.org/?idioma=IN ; www.sedlac.econo.unlp.edu.ar

World Bank Genderstats:
www.genderstatsworldbank.org ; http://datatopics.worldbank.org/gender/

Demographic and Health Surveys (DHS) – regional data for Latin America and the Caribbean: http://www.measuredhs.com/Publications/Publications-by-Country.cfm

Data from chambers of commerce, business associations, and the private sector

Reports of academic and research institutions

Country studies by international nongovernmental organizations (NGOs), and academic or research institutions

Annex 2:

SPECIFIC QUESTIONS FOR GENDER ANALYSIS

	Factors	Examples of questions
Roles and Responsibilities	Occupational segregation between men and women in a company/value chain/sector may imply different opportunities and needs. For instance, projects looking to provide trainings in highly segregated sectors may find few men/women in that specific sector and underserve a specific gender group.	How are men/women are represented in the target sector?
		In which segments of the value chain/occupational categories inside firms/sectors are men/women more concentrated?
	Either men or women may not be available when you schedule trainings & activities or there may be an opportunity cost for them to do so (cost of childcare, lost opportunities for income generation, etc.).	How do women and men distribute their time respectively?
		At what time are men and women both available?
	Men and women may have a different role in their communities, which has to be taken into account when implementing a project at the community level.	What is women's and men's respective role in their community?
	Men's and women's daily activities may affect their risk of developing poor health conditions.	What kind of activities (paid or unpaid) may increase health risk, and who is responsible for carrying these out?

Resources/Assets/Opportunities

Men's and women's traditional roles may affect their possibility to control household income and assets.

Access to microfinance/small and medium business finance/venture capital may be different for men and women.

Men or women may have more difficult access to markets.

Boys and girls may not have the same educational opportunities. School dropout rates may be different for boys and girls. Level(s) of schooling, literacy, numeracy may impact how and what type of training would be most relevant to project beneficiaries.

Unemployment rates may be different for men and women.

In many societies, the head of household, whether a man or a woman, is still defined as the primary farmer and as the only appropriate recipient of contracts and agricultural extension. Others in the household are seen to be only "helping," rather than producers in their own right.

An environment that restricts men's or women's mobility may reduce their ability to engage in networking opportunities and limits information available to them.

Access to and control over resources may affect men's/women's ability to seek health treatment.

Who is "traditionally" believed to be responsible for earning income? And for making expenditure decisions?

What is men's wage, on average, compared to women's for the same work?

What is men's access, on average, to microfinance/small and medium business finance/venture capital as compared to women's?

What is men's access to markets as compared to women's?

What is the average level of schooling (and literacy) among men/women?

What are the average unemployment rates of men vs. women? And of young men vs. young women?

What are laws and customs regarding access to property for men vs. women?

What is men's mobility compared to women's?

What is men's access to health treatment compared to women's?

Practices and Perceptions

Traditionally held beliefs about the interaction between men and women in public settings may prove an obstacle (for instance, if a trainer is male and the participant is female, or vice versa.)

Norms around age of marriage & childbearing practices, or the social construction of manhood/womanhood may limit men's/women's ability to participate in projects. Gender may influence who is allowed to travel to different locations by oneself or in groups, by foot or in a vehicle, at what times they are allowed to be there, and in what types of activities they may take part.

What are the cultural norms of the population you are working with? Social norms may vary across regions, countries, urban/rural, ethnic groups, etc.

To what extent may any of these cultural norms hinder access to services, decision-making abilities or any other key component of the project?

What are the differences between men and women in the outcomes of a particular health condition?

The social constructions of manhood/womanhood may have an impact on gender-based violence, sexual and reproductive health, maternal health and HIV/AIDS.

Gender norms may impede men/women from seeking health treatment on their own.

Sociocultural characteristics and consequences of a particular health condition may differ for men and women, such as division of responsibilities in the household, employability, stigma, or divorce.

Power/ Decision-making

Projects may have to seek permission (or buy-in) from community members to be able to have men/women participate in their projects, as they themselves may be unable to opt into the project without buy-in from their family and community.

As a consequence of the limits on their time/education/mobility/roles, men/women may be underrepresented in producer associations, business groups, and positions of leadership.

Men's or women's access to opportunities may be mediated by their relationships with family or spouse.

Who are those traditionally viewed as the "decision makers" at the household and community level?

Who has control over financial decision making in a household? What about mobility? Access to jobs? Access to health care?

How are men and women represented in producer associations and business groups?

What is men's/women's representation in positions of leadership?

Law/Policies/Regulations

Agricultural projects that require land ownership or plot size as criteria for participation may exclude men/women if they are unable to own land due to cultural and legal restrictions.

The absence of land ownership in turn may affect men's/women's ability to access finance (lack of collateral) or to be members of producers associations or cooperatives, which may impact their productivity and market linkages.

A married man/woman may be required to obtain the spouse's signature to access finance and credit options.

Are there any laws in place that might hinder access to ownership for men and women? Inheritance? Credit?

To what extent do women and men understand their legal rights?

To what extent do they abide by traditional norms and practices?

Annex 3:

GENDER SAFEGUARDS FILTER QUESTIONS

1	The operation has the potential to negatively affect women or gender equality	Y	N
2	Is the operation specifically designed specifically to address gender equality or women's empowerment issues?	Y	N
3	The operation offers opportunities to promote gender equality or women's empowerment	Y	N
4	The operation is in compliance with environmental, specific women's rights, gender, and indigenous laws and regulations of the country where the operation is being implemented (including national obligations established under ratified Multilateral Environmental Agreements).	Y	N

Annex 4:

MIF DEFINITION OF WOMEN-LED BUSINESS

A women-led business is defined as an enterprise:

(A) That is at least fifty-one percent (51%) controlled by women, AND/OR

(B) Where the Chief Executive Officer (CEO) and/or Chief Operations Officer (COO) or equivalent position(s) is held by a woman.

Therefore, the IDB private sector windows should systematically collect information about:

* Female Ownership: < or > than 51%?
* Chief Executive Officer: female or male?
* Chief Operations Officer: female or male?

Additional information to be collected

In addition, every time possible and specifically for studies, impact evaluations, and baseline surveys, MIF projects (in line with the IIC and IDB) should seek to collect the following **more qualitative** information regarding their portfolio, which will provide useful complementary information (namely about the businesses where women and men are equally represented, as well as about female shareholders' involvement in the management of the company):

1 **How would you characterize the gender composition of the owners/shareholders of this establishment?**

All men	1
Predominantly men	2
Equally men and women	3
Predominantly women	4
All women	5

2 **How would you characterize the gender composition of senior management in this establishment?**

All men	1
Predominantly men	2
Equally men and women	3
Predominantly women	4
All women	5

3 **Is the largest owner/ shareholder female? To what extent does she get involved in the management of this establishment?**

Makes major strategic and financial decisions	1
Makes decisions in consultation with other partners	2
Delegates decisions to other partners	3

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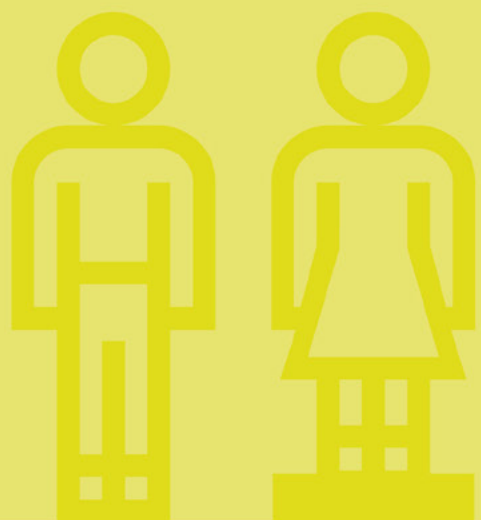
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