

The African Development Bank Group Gender Strategy 2021 – 2025

*Investing in Africa's women to accelerate
inclusive growth*



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List of Acronyms

Acronyms	Definitions
ADF	African Development Fund
AFAWA	Affirmative Finance Action for Women in Africa
AfCFTA	African Continental Free Trade Area
AGI	Africa Gender Index
AHGC	Gender, Women and Civil Society Department
AHWS	Water Development and Sanitation Department
AU	African Union
AUC	African Union Commission
CGP	Country Gender Profile
CHHR	Human Resources Department
CSO	Civil Society Organisation
CPPR	Country Portfolio Policy Reviews
CSP	Country Strategy Papers
GAP	Gender Action Plan
GBV	Gender Based Violence
FGM	Female Genital Mutilation
GCI	General Capital Increase
GDP	Gross Domestic Product
GE	Gender equality and women and girl's empowerment
GEN	Gender Equity as a Theme
GEWE	Gender Equality and Women's Empowerment
GFP	Gender Focal Point
GMS	Gender Marker System
GSMA	Global System for Mobile Communications
ICT	Information and Communications Technology
ILO	International Labour Organisation
KPI	Key Performance Indicators
M&E	Monitoring and Evaluation
MDB	Multilateral Development Bank
MOU	Memorandum of Understanding
OECD	Organisation for Economic Cooperation and Development
PEVP	Power Energy, Climate and Green Growth Complex
PCR	Project Completion Report
PFI	Partner Financial Institution
PIDA	Programme for quality infrastructure Development in Africa
PINS	Non-Sovereign Operations and Private Sector Department
PIU	Project Implementation Units
RE	Renewable Energy
RISPS	Regional Integration Strategy Papers
RMC	Regional Member Country
RMF	Result Measurement Framework
SDG	Sustainable Development Goals
SEAH	Sexual Exploitation, Abuse and Harassment
STEM	Science, Technology, Engineering and Mathematics
TAAT	Technologies for African Agricultural Transformation
TSF	Transition Support Facility
TVET	Technical and Vocational Education and Training
UGPA	Updated Gender Plan of Action
UNECA	United Nations Economic Commission for Africa
UNESCO	United Nations Educational, Scientific and Cultural Organisation
WASH	Water, Sanitation and Hygiene
WE	Women's Empowerment
WEC	World Energy Council
WIP	Women in Parliament Global Forum
WPS	Women, Peace and Security

EXECUTIVE SUMMARY

- I. The 2020 African Economic Outlook demonstrates that growth fundamentals are improving, with a gradual shift from private consumption towards investment and exports.** While the impact of the COVID-19 crisis might shift perspectives on the positive economic outlook in the coming years, it might also set the ground for economic recovery and growth. Nonetheless, if African nations are to navigate their path towards economic prosperity effectively, they must enhance delivery on establishing Gender equality and Women's Empowerment (GEWE).
- II. A review of key sectors, namely agriculture, trade, industry, energy, finance, water, sanitation and hygiene (WASH) and social sectors, shows that women and girls face several constraints which refrain their active participation and full benefit from sector potential and growth.** Gender inequality in the labour market cost Sub-Saharan Africa (SSA) USD 95 billion annually between 2010 and 2014¹, implying Africa's growth potential is not fully utilised. Around 50% of the African population is female, and yet resources, opportunities, and decision-making are still heavily swayed towards men, in all sectors. In agriculture, female smallholder farmers face a 20–30% productivity gap compared to their male counterparts. Closing the gender gap in food and agriculture could have a tremendous development impact, including raising crop production by up to 19%, boosting agricultural and overall GDP, and lifting millions of people out of poverty. Despite rising education levels among women and girls, there is still a high gender imbalance in both education and employment. Data from a sample of African countries shows that women spend 15–20% of their time on unpaid care and domestic work, compared to an average of 5% amongst men.² On the continent, female-owned enterprises record monthly profits that are on average 38% lower than those of male-owned enterprises.³ Furthermore, women's access to digital technology remains limited. In Sub-Saharan Africa, women are 10% less likely to own a mobile phone than men and 23% less likely than men to use mobile internet.⁴
- III. The African Development Bank (“The Bank”) has made gender equality and women and girl's empowerment central to its activities through developing and implementing strategies that integrate women's concerns into the Bank's internal and external operations and engagement.** Over the years, the Bank has demonstrated significant progress in promoting gender equality and women and girl's empowerment through several actions, notably: i) gender mainstreaming in national development plans through Country Strategy Papers (CSPs) and the Regional Integration Strategy Papers (RISPs); ii) gender mainstreaming in the Bank's operations along the project lifecycle, iii) building the capacity of its staff and putting in place the relevant support for gender mainstreaming, iii) production of knowledge on gender such as Country Gender Profiles (CGPs), sectoral gender profiles, among others. Similarly, the Bank invests in special initiatives to support gender equality and women and girl's empowerment, specifically access to finance through the Affirmative Finance Action for Women in Africa (AFAWA) initiative but also leverages financing for piloting catalytic operations through other envelopes, such as the Transition Support Facility (TSF).
- IV. In recognition of the opportunity to further enhance gender equality and women and girl's empowerment on the continent, the Bank, through its High 5s, intends to accelerate the continent's economic and social transformation.** Cognisant of the important role women and girls will have to play in achieving Africa's economic and social transformation, the Bank has deemed it critical to ensure that the delivery of its High-5 priorities contributes to their socio-economic empowerment and participation in the identified development realms. Through alignment with its Ten-Year Strategy (2013–2022) and its High-5s agenda, the Bank can play a catalytic role in accelerating efforts to address gender inequality and drive inclusive economic transformation for

¹ UNDP, Africa human development report, 2016

² World Bank, 'Proportion of Time Spent on Unpaid Domestic and Care Work', n.d.

³ World Bank, Female Entrepreneurship: the future for the African continent, 2018

⁴ GSMA, The Mobile Gender Gap Report, 2019

women across Africa in multiple ways. In addition, the Bank can advocate and promote gender equality and women and girl's empowerment across the continent due to its convening power, influence, track record and respected position as a leading African institution. This is particularly important in countries and regions affected by fragility, conflict, and violence as well as climate change where intersectional challenges exacerbate inequalities.

V. To achieve this vision, the Gender Strategy 2021-2025 will prioritise the need to reduce gender inequalities across Africa by increasing access to finance and technical assistance, enhancing technical skills and gender-responsive infrastructure. These priority areas have been defined and agreed through broad consultations with key internal and external stakeholders of the pillars of the Bank's Gender Strategy 2021-2025.

VI. The Gender Strategy 2021-2025 is anchored on three pillars that support the Bank's priorities to promote transformative gender equality and women and girl's empowerment and accelerate economic and social development in regional member countries (RMCs). These pillars are:

- **Pillar 1- Empowering women through access to finance and markets**

This pillar focuses on enhancing access to finance, and technical assistance to women SMEs to transform them into productive and competitive enterprises. Leveraging all its traditional instruments and through the development of innovative financing mechanisms, the Bank will also direct efforts to increasing the confidence of African financial institutions to provide financing and technical assistance to women SMEs. Supporting women SMEs with technical assistance in areas such as business model development, financial and business planning can reduce their risk profile thereby increase Bank lending to women entrepreneurs. The Bank will also support RMCs to establish a conducive business environment for women entrepreneurs to thrive. Additionally, the Bank will dedicate efforts to creating opportunities for women in the non-financial sectors of the Bank's Non-Sovereign Operation (NSO) offerings. This pillar will also significantly contribute to eliminating poverty (SDG 1), promoting gender equality and women and girl's empowerment (SDG 5), securing access to decent work and economic growth (SDG 8), as well as peace and justice (SDG 16). In addition this pillar will seek to be consistent with the priorities of the African Union Agenda 2063 (empowering women to play their rightful role in all spheres of life, and eliminating barriers to quality health and education for women and girls) and the commitments stemming from the AU declaration of 2020 to 2030 as the new Decade of Women's Financial and Economic Inclusion.

- **Pillar 2- Accelerating employability and job creation for women through skills enhancement**

This pillar focuses on increasing access to relevant skills and jobs for women by taking into account the need to introduce more women to Science, Technology, Engineering and Mathematics (STEM) fields, while leveraging technology to enhance access to skills and information. This pillar will significantly contribute to achieving access to quality education (SDG 4), securing access to decent work and economic growth (SDG 8), promoting gender equality and women and girl's empowerment (SDG 5), peace and justice (SDG 16) and eliminating poverty (SDG 1).

- **Pillar 3- Increasing women's access to social services through infrastructure**

Through this third pillar, the Bank aims to influence gender-responsive quality infrastructure development to guarantee women have adequate access and positively benefit from infrastructure projects as stakeholders, workers and end-users. Through increased access to quality infrastructure for women and girls, pillar 3 will directly contribute to achieving industry, innovation and infrastructure development (SDG 9) and indirectly to achieving good health and well-being (SDG 3), quality education (SDG 4), gender equality and women and girl's

empowerment (SDG 5), peace and justice (SDG 16), clean water and sanitation (SDG 6), and affordable and clean energy (SDG 7)

VII. The Bank will implement this strategy through its operations, in alignment with the Bank's Ten-Year Strategy 2013-2022 and High 5s agenda integrating the cross-cutting themes of climate change, governance and fragility. In addition, the Bank will implement this strategy in alignment with the Bank's other existing strategies, including the Financial Sector Development Policy and Strategy, the People's Strategy, the Feed Africa Strategy, the Jobs for Youth Strategy, the Strategy on Fragility and Building Resilience, the Governance Strategy, and the Private Sector Development Strategy, among others.

VIII. The Bank will strengthen its capacities and build on its experience and expertise to implement the Gender Strategy 2021-2025. The implementation framework of the strategy includes an action plan that specifies interventions to be carried out and defines the roles and responsibilities of the Bank's internal and external stakeholders. Finally, the implementation of the strategy will require the Bank to strengthen its partnerships across RMCs.

IX. Implementation will be monitored through sex disaggregated indicators in the Bank's Results Monitoring Framework tracked across three levels to measure development progress in Africa, impact from Bank supported operations and internal operational effectiveness. This will ensure alignment with the strategic pillars as well as the proposed institutional enablers to deliver on the strategy, to strengthen the gender capacity of the project implementation units (PIUs) and to collect, monitor and report sex disaggregated data.

1. THE AFRICAN CONTEXT

1.1. Promoting gender equality and women and girls' empowerment is increasingly being recognized as instrumental in fostering inclusive and dynamic economies and establishing prosperous and healthy societies. Societies thrive when all citizens have equal access to and control of resources, as well as access to opportunity more broadly. Evidence suggests that it will take over 100 years to close the gender gap globally, and over 200 years to reach economic gender parity – alarming figures that reinforce the business case for intensified action from all stakeholders to accelerate progress, in order to benefit society as a whole. Women reinvest most of their revenues in the health, education and nutrition of their families, and their full socio-economic participation therefore yields high dividends in terms of development. Gender equality and women and girls' empowerment is intrinsically linked to sustainable development and is vital to the realisation of human rights for all. The imperative of gender equality and women and girls' empowerment is evident at the highest policy levels, through the inclusion of this agenda in the Sustainable Development Goals, specifically SDG 5 – Achieve gender equality and women and girls' empowerment. 2020 marks the 25th anniversary of the Beijing Declaration and Platform for Action; a resolution adopted unanimously by 189 countries and the most comprehensive global agenda on women's empowerment and equality. Since its adoption, governments across the world have adopted – to varying degrees – the principles of the Declaration. In line with the ongoing efforts by the African Union Commission (AUC) to ensure the inclusion of women in Africa's development agenda, the 33rd Ordinary Session of the Assembly of Heads of State and Government of the AU in February 2020, declared 2020-2030 the second African Women's Decade, focusing on the financial inclusion of African women.⁵

1.2. Africa is a rising continent, but its journey towards socio-economic fulfilment will be slowed down without a focus on accelerating the empowerment of its women and girls. The 2020 African Economic Outlook demonstrates that growth fundamentals are improving, with a gradual shift from private consumption towards investment and exports. For the first time in a decade, investment accounted for more than half of the continent's growth.⁶ While the impact of the COVID-19 crisis might shift perspectives on the positive economic outlook in the coming years, it might also set the ground for economic recovery and growth deeply rooted in enhancing local value chains, local businesses, and local capacities. With equal access and participation, women can be powerful drivers of recovery as we strive to build back better economies and societies.

1.3. Women aged 25-34 are 25% more likely than men to live in extreme poverty. As women have increasingly achieved positions of power and influence across the African continent, their ability to share their stories and advocate for women has increased, diversifying the types of stories told about the African experience. However, 20% of women aged 15-49 are still subjected to physical or sexual violence.⁷ According to the Global Entrepreneurship Monitor, Sub-Saharan Africa has the highest rate of female entrepreneurship globally, with approximately 26% of female adults engaged in entrepreneurial activity. However, while both male and female entrepreneurs face similar constraints such as a lack of capital, women are even more impacted by discrimination and the dearth of collateral. As a result, female-owned enterprises record monthly profits that are on average 38% lower than those of male-owned enterprises.⁸ Furthermore, women's access to digital technology remains limited. In Sub-Saharan Africa, women are 10% less likely to own a mobile phone than men and 23% less likely than men to use mobile internet.⁹

⁵ African Development Bank Group, Strategy for Promoting Gender Equality, Accelerating Gender Equality and Women's Empowerment in Africa, concept note. 2020 also marks the end of the first African Women's Decade (AWD) that started in 2010

⁶ African Development Bank Group, African Economic Outlook, 2020

⁷ United Nations Statistics Database, accessed 2020

⁸ World Bank, Female Entrepreneurship: the future for the African continent, 2018

⁹ GSMA, The Mobile Gender Gap Report, 2019

1.4. Gender imbalances deepen in conflict areas. Conflict can disrupt the supply and distribution of inputs and outputs, create price shocks and cause massive displacement of labour. Girls are twice as likely to be out of school than boys in countries affected by conflict.¹⁰ Women risk being victims of sexual trafficking, sexual and gender-based violence (GBV) including the risk of female genital mutilation (FGM). The risk of unwanted pregnancies, HIV infection and maternal death is enhanced. Usually separated from families, adolescents have even lower access to sexual and reproductive health knowledge let alone sanitation or menstrual products and are increasingly at risk of early child marriages. The Bank has zero tolerance to Sexual Exploitation, Abuse and Harassment (SEAH) both at the workplace and in projects. As a result, the Bank has made a GCI commitment to advance standards to prevent SEAH internally and in projects in RMCs to ensure that precautionary measures are taken to identify and mitigate the potential risk of occurrence of SEAH. With reference to the Women, Peace and Security (WPS) agenda, the Bank will also particularly consider specifically targeting displacement women, girls, men, and boys (as refugees or internally displaced) and their hosting communities in its interventions.

1.5. Women are also disproportionately affected by climate change and global health shocks such as COVID-19. Women are often responsible for gathering and producing food, collecting water, meeting hygiene needs and sourcing fuel for heating and cooking. With climate change, these tasks are becoming more difficult. Extreme weather events such as droughts and floods have a more significant impact on the poor and most vulnerable – 70% of the world's poor are women. Also, the global COVID-19 pandemic has highlighted the ever-present disparity in economic and social livelihoods as well as the overexposure of women to the virus, increased workload, the economic damage and the domestic violence they face. Women bear the brunt of the economic and social fallout from the pandemic. In Sub-Saharan Africa, 89% of employment is informal; 86% of men are employed in the informal economy, compared to 92% of women.¹¹ As the pandemic strains current global economic models, those employed in the informal economy are disproportionately affected.

1.6. As a leader in economic development on the continent, the African Development Bank Group (the Bank) has demonstrated its commitment to promoting gender equality and women and girls' empowerment. The Bank has undertaken numerous actions to promote gender equality and women and girls' empowerment in Africa by mainstreaming gender in its operation and policies; developing knowledge products to inform its work and that of its RMCs; implementing targeted initiatives such as the Affirmative Finance Action for Women in Africa (AFAWA) and the Gender Equality Trust Fund; and ensuring its own internal transformation into a gender-responsive institution through the EDGE Certification process.

1.7. Through this strategy, the Bank aims to build on and accelerate the progress already made, by capitalizing on lessons learnt from previous interventions while focusing actions on mainstreaming gender where the Bank can have the highest impact.

1.8. The Bank will implement the Gender Strategy 2021-2025 while delivering on its policy commitments stemming from the African Development Fund (ADF) - 15 and the Bank's General Capital Increase (GCI) - VII commitments. The ADF donors recently agreed to commit USD 7.6 billion during their fifteenth replenishment, ADF-15, up 32% from the previous cycle to support poverty reduction, and economic and social development in the least developed African countries, with women at the centre of interventions on both policy and programmatic fronts. Similarly, in 2019, the 80 GCI members increased their capital contribution by a landmark USD 115 billion (GCI-VII) underpinned by a set of commitments from the Bank in line with its mission to promote inclusive and green growth through the implementation of the High 5s across Africa. The commitments agreed alongside the GCI-VII funding requires the Bank, over the next five years, to

¹⁰ UNICEF, Girl's education, Gender Equality in Education Benefits Every Child, 2020

¹¹ ILO, A Statistical Brief of Women and Men in the Informal Economy, 2019

deliver on seven priority objectives, including requiring that 100% of all operations are screened, and relevant operations gender mainstreamed.

2. EVOLUTION OF THE GENDER AGENDA AT THE BANK

2.1. Gender mainstreaming at the Bank

2.1.1. The Bank like other international development institutions recognises that gender equality and women and girls' empowerment is not only a critical human rights issue for women and girls, it is a prerequisite for the achievement of broader development goals, effective humanitarian response and sustainable peace and security. Therefore, due to the persistent challenges that hinder women's economic empowerment in Africa, the Bank has increasingly focused on mainstreaming gender in its operations to ensure gender equality and women and girl's empowerment at regional and national levels. Over the years, the Bank has demonstrated its commitment to promote gender equality and women and girls' empowerment in Africa through various policy frameworks and institutional mechanisms.

What is Gender Mainstreaming?

A process of identifying, taking full account of and integrating the needs and interests of women and men into all policies, strategies, programs, and administrative and financial activities. It involves the recognition of and examining of the co-operative and conflictual relations which exists between women and men. It utilises gender analysis as a tool to enhance and enable development practitioners to identify the opportunities and constraints that each gender faces and to determine whether the policies and programs that they implement provide the same opportunities for women and men. Gender mainstreaming also seeks to involve women, to the greatest possible extent, in the development decision-making process.

Gender Policy, 2001, African Development Bank Group

2.1.2. The Bank has actively led on gender issues since the 1980s, developing and implementing strategies on the need to integrate women's concerns into the Bank's internal and external operations over the years.¹² In 1990, the Bank developed its first policy paper on Women in Development intending to identify significant constraints that inhibit women from maximising their contribution to national development efforts while promoting the need to integrate women's concerns into the Bank's operations. In 2001, the Bank developed its Gender Policy to establish a support framework for Regional Member Countries (RMCs) to attain gender equality and women and girls' empowerment and mainstream gender in all Bank-financed programmes, projects, and policy documents. The implementation of its Gender Policy was facilitated by the adoption of two Gender equality and women and girls' empowerment Action Plans. The Gender Plan of Action, for the period 2004-2007 focused on five areas, namely education, agriculture and rural development, women's poverty, health, and governance. The Bank then implemented the Updated Gender Plan of Action (UGPA) for 2009-2011. The UGPA expanded the initial priority areas to include transport, domestic energy supply, water, and extractive industries, to support economic growth and poverty, and promote sustainable and equitable economic empowerment of both men and women.

2.1.3. Subsequently, the Bank designed and adopted its first gender strategy covering the period 2014-2018, and later extended to December 2020.¹³ The Gender Strategy 2014-2018 focused on three pillars to drive the Bank's external operations across the covered period: (i) strengthening women's legal status and property rights, (ii) promoting women's economic empowerment, and (iii) enhancing knowledge management and capacity building. The Bank

¹² African Development Bank Group, Gender Equality and Women's Empowerment: An Updated Gender Plan of Action (UGPOA) 2009-2011

¹³ See Annex 1 on the evolution of the gender agenda the Bank

demonstrated significant progress, most notably under pillar 2, with the design and adoption of the Affirmative Finance Action for Women in Africa (AFAWA) initiative, gender mainstreaming in national development plans through Country Strategy Papers (CSPs), infrastructure projects and support to entrepreneurship. Under pillar 3, the Bank undertook capacity-building interventions, through training, capacity building and funding of sex-disaggregated statistics with an overall objective to further promote gender equality and women and girls' empowerment. The Bank also started engaging on the policy front under Pillar 1 to address structural gender issues, including land tenure and property rights, at, however, limited scale. Significant progress was also made internally. For example, women staff have made some gains through the provision of lactation rooms, the implementation of a travel policy for new mothers, and a pilot career mentoring programme for women called 'Crossing Thresholds'. In addition, the Bank is currently implementing the EDGE certification¹⁴ to ensure it is positioning itself as a gender transformative institution and joins the ranks of compliant institutions.

2.1.4. At the operational level, the Bank has invested significantly in building the capacity of its staff and putting in place the relevant support infrastructure for gender mainstreaming.

Gender equality and women and girls' empowerment is championed by the Bank's senior leadership, from commitment to mainstreaming in operations to support special initiatives. Furthermore, the Bank designed and implemented the Gender Focal Point (GFP) programme and developed knowledge products and tools to support gender mainstreaming in Bank operations. Training for the integration of new staff and consultants, online training on gender for all staff, training on gender mainstreaming in the Operation Academy, regional training on gender mainstreaming strategies were the most consistently used levers for capacity building. The Bank also formalised gender mainstreaming throughout the project lifecycle and in operational processes. The Gender Marker System (GMS) introduced in 2017 plays a crucial role in mainstreaming gender by improving visibility and gender mainstreaming into the project cycle and monitoring. The Bank was also able to align the Africa Gender Index (AGI) with regional and global needs.

2.1.5. The Bank has equally made notable progress in the quality and quantity of integration of gender in Country Strategy Papers (CSPs) and Regional Strategy Papers (RISPs), CSP and RISP dialogue and the project cycle. As part of the CSP preparation, the Gender Diagnostic Notes provide guidance and recommendations on integrating gender considerations within the CSPs. Compared to similar organisations, the Bank's CSPs were more likely to provide a comprehensive and relevant analysis of gender issues in African countries across sectors.¹⁵

2.2. Lessons learned and perspectives

2.2.1. In February 2019, the Bank approved the Independent Development Evaluation (BDEV) department to undertake an Evaluation Synthesis on Gender Mainstreaming, draw lessons from the Bank's Gender Strategy 2014-2018 and enrich its knowledge base on gender mainstreaming. The evaluation synthesis exercise examined the Bank's approaches, mechanisms, and results considering institutional, regional, and global priorities for GEWE in Africa. It also provided a comparative analysis with other development institutions on advancing gender mainstreaming, highlighting key lessons that have been considered in the development of this strategy.

2.2.2. The BDEV Evaluation Synthesis released in January 2020 consistently found that the Bank's most relevant and effectively run interventions fell under Pillar 2, around promoting

¹⁴ EDGE is the leading global assessment methodology and business certification standard for gender equality. Launched at the World Economic Forum in 2011, EDGE has been designed to help companies not only create an optimal workplace for women and men, but also benefit from it. EDGE stands for Economic Dividends for Gender Equality and is distinguished by its rigor and focus on business impact

¹⁵ African Development Bank Group, Evaluation Synthesis of Gender Mainstreaming at the African Development Bank Group, January 2020

the needed economic and business environment for women to thrive, namely AFAWA in terms of access to finance, and Fashionomics Africa, in terms of capacity building.¹⁶ The BDEV evaluation also highlighted other key lessons learned to enhance gender mainstreaming:

- Build on existing strengths and its comparative advantages to promote gender equality and women and girls' empowerment while applying a sharper scope to mitigate weaknesses and better leverage its mandate.
- Leverage the processes in its development and business delivery model and align with regional and global priorities by visibly and strategically linking the Bank's gender agenda to the SDGs. This would also enhance framing and optimal accountability at the RMC level.
- Support clear senior management commitment to the gender agenda at the corporate and sectoral levels through an internal accountability system, adequate resourcing, and visibility of the agenda.
- Leverage all entry points for gender mainstreaming in the Bank project cycle for maximum impact from project preparation to Monitoring and Evaluation (M&E).
- Strengthen staff capacity in gender integration in the project lifecycle by consistently involving gender specialists in the earlier stage of project preparation to ensure gender eligibility in the GMS categorization based on gender diagnostics. Also, it was found that the Bank should improve intervention capacities to mainstream gender by strengthening technical resources and training of key stakeholders in the project lifecycle.
- Strengthen gender M&E in the project lifecycle, including monitoring indicators, to ensure opportunities for improvement or corrective actions, are identified and addressed continuously.
- Leverage the Gender Community of Practice as a tool to develop a gender information management and results reporting strategy, and to strengthen and expand mechanisms for learning lessons.

2.2.3. The Gender Strategy 2021-2025 is anchored on these key learnings, global and industry-leading best practices, as well as internal and external consultations and co-creation workshops. Under the strategy, the Bank will continue to invest in establishing adequate institutional infrastructure to position itself as a leader in pushing forward the gender equality and women and girls' empowerment agenda on the continent. The Bank will continue its efforts to ensure that it creates the relevant strategic framework for its gender interventions in order to align with the commitments made by the international and regional communities such as the Beijing Declaration and Platform for Action, the Sustainable Development Goals (SDGs), the Solemn Declaration on Gender Equality in Africa (SDGEA), the Africa Union Agenda 2063 including the AUs declaration of 2020 to 2030 as the new Decade of Women's Financial and Economic Inclusion. In particular, the Bank will:

- i) Strengthen the formalisation of gender mainstreaming by integrating gender processes into its operations manual;
- ii) Move towards a more country-driven approach to deliver on operations based on country contexts and strengthen its capacity to include the private sector and civil society as key gender delivery partners;
- iii) Leverage and catalyse funding from the Gender Equality Trust Fund (GETF) to promote gender equality and women and girls' empowerment across Bank operations; and
- iv) Capitalize on knowledge-sharing initiatives opened to both internal staff and external partners and facilitate a flexible development and delivery of sector knowledge products and training.

¹⁶ African Development Bank Group, Evaluation Synthesis of Gender Mainstreaming at the African Development Bank Group, January 2020

2.2.4. The Bank has a strong comparative advantage to advocate for and promote gender equality and women and girls' empowerment across the continent due to its track record and position as a leading African institution. One of the largest financiers of regional infrastructure projects, the Bank has also built strong recognition in unlocking financing and skills building for African entrepreneurs and youth. It is uniquely positioned to strengthen Africa's private sector, investing in quality infrastructure, promoting investments in regional integration, strengthening economic governance, and mobilising development finance for Africa. By leveraging these strengths as well as its strong relationships with RMCs, the Bank will support the needed policy reforms and increase its operational impact and accelerate the transformation and inclusive growth in Africa.

3. THE STRATEGIC APPROACH

The Bank's Gender Strategy 2021-2025 anchors on the High 5s, developed to accelerate the delivery of the Bank's Ten-Year Strategy and to achieve at least 90% of external regional and global priorities, namely the Sustainable Development Goals (SDGs), the Solemn Declaration on Gender Equality in Africa (SDGEA), the African Union's Agenda 2063¹⁷, including the AU's declaration of years 2020 to 2030 as the new Decade of Women's Financial and Economic Inclusion.

3.1. Guiding principles

The Gender Strategy 2021-2025 considers learnings from the previous strategy, current trends and best practices and will be guided by the following principles:

- **Resource optimisation through gender mainstreaming:** In line with its 7th General Capital Increase (GCI-VII) commitment, the Bank will be strategic in enhancing gender equality and women and girls' empowerment across its High 5s by mainstreaming gender in all relevant country and regional operations. The Bank will aim to categorise 100% of its public sector operations using the GMS. In addition, the Bank will make necessary investments in the deployment of Gender Specialists, the generation of gender knowledge products and the capacity building of its staff to ensure women, men, boys and girls equally benefit from Bank-financed operations. (See the supporting internal architecture section for more details on enhancing gender mainstreaming capacity)
- **Selectivity:** The Bank will prioritise interventions to enhance gender equality and women and girls' empowerment by selectively focusing on areas where it can demonstrate concrete comparative advantage and value addition. It will therefore focus on delivering high impact interventions across its business priorities identified as the High 5s while enhancing capacity building and evidence-based policy dialogue with RMCs. The action plan will set out clear organisational goals, roles and responsibilities to enhance institutional capacity and deliver on the Bank's commitments.
- **Alignment with RMC priorities:** The Bank will continue to enhance its country-driven approach and deliver interventions based on country contexts and priorities. The Bank will continue to invest in generating country specific gender data and knowledge to enhance its understanding of country-specific gendered constraints and align interventions with gender priorities highlighted in national development plans and CSPs.
- **Synergy and enhanced delivery capacity:** The Bank will ensure operational synergies and enhance delivery capacity by strengthening partnerships with regional institutions and key multilateral and bilateral institutions. (See the partnership section and action plan for more details on types and areas of partnerships).

¹⁷ African Development Bank Group, President Adesina's inaugural speech, September 2020

- **Knowledge generation and data-informed decision making:** The Bank will continuously build on and learn from successes and shortcomings of its operational activities to enhance gender equality and women and girls' empowerment. The Bank will also use its convening power to co-finance and co-develop, in partnership with relevant stakeholders, sector-focused gender knowledge products tailored to RMC contexts to support evidence-based policymaking and implementation. In addition, the Bank will utilize the Africa Gender Index (AGI) to measure gender-based gaps in economic opportunities, human development, and law and institutions to better support decision making.
- **Forward-looking:** The Bank will continue to remain opportunistic and responsive to the evolving needs of its RMCs and evolving global trends, especially to ensure women and men have enhanced resilience to climate change and equitably benefit from opportunities brought forward by strengthened regional integration as well as the fourth industrial revolution.
- **Tailored approaches in fragile contexts:** recognizing that drivers of fragility, conflict and violence are complex, multi-dimensional, interlinked and evolving and that women and men are affected differently in fragile settings, the Bank will tailor its approaches and interventions for gender equality and women and girls' empowerment to the particular needs and circumstances in fragile and conflict situations.
- **Leading role in driving a gender-sensitive COVID-19:** The Bank will leverage its convening power in the post-COVID recovery process which has disproportionately affected women and girls. With the support of key partners such as financial institutions, central banks, CSOs, among others, the Bank will support RMCs to build back better, address structural barriers, as well as support financing for both short- and long-term gender-responsive interventions that put women at the centre of action as key drivers of the socio-economic recovery.
- **Strategic alignment:** The Gender strategy will align and deliver on the Bank's commitments under GCI-VII and ADF-15 while aligning with its other existing strategies, including the Financial Sector Development Policy and Strategy, the People Strategy, the Feed Africa Strategy, the Jobs for Youth Strategy, the Strategy on Fragility and Building Resilience, the Governance Strategy and the Private Sector Development Strategy. It will further capitalize on the High 5s by focusing on reducing gender gaps in key sectors the Bank invests. The strategic levers of intervention in each High 5s are listed in Annex 6.

3.2. Vision

3.2.1. The Bank's 2021-2025 vision for gender equality and women and girls' empowerment is to transform the continent's key sectors into grounds of accessible opportunities where women, girls, men and boys, regardless of their background, enjoy equal access and control over productive resources and benefit from supportive infrastructure and services to thrive.

3.2.2. Accordingly, this Gender Strategy calls for a sustained focus on gender mainstreaming into projects, programmes and strategic initiatives, through relevant partnerships and knowledge generation to inform policy reform and drive towards a world where all gender groups are equal and empowered, and Regional Member Countries (RMCs) achieve global priorities - the SDGs, the Solemn Declaration on Gender Equality in Africa (SDGEA), the African Union's Agenda 2063 including the AUs declaration of years 2020 to 2030 as the new Decade of Women's Financial and Economic Inclusion.

3.2.3. The Bank has a proud track record in pushing forward gender equality and women and girls' empowerment through various interventions, upheld by a shared commitment from its leadership team. Therefore, fostering a work environment that provides equal opportunities for women and men and fully capitalizes on its human resources potential is also crucial. This mission is strongly evidenced by the Bank's People Strategy which seeks to promote diversity and gender

through four strategic objectives: i) define and build a people brand; ii) promote a culture of strong performance and accountability; iii) build a capable and diverse workforce; iv) leverage tools and technology; and v) live our core values. The Bank's Employee Value Proposition (EVP) aims to foster a world-class working environment that is flexible, respectful and supportive, with family-friendly policies that make it an attractive and safe place to work. Additionally, the Bank has zero tolerance for Sexual Exploitation, Abuse and Harassment (SEAH) both at the workplace and in projects in RMCs. Further, the Bank has made a GCI commitment to advance standards to prevent SEAH internally and in projects and ensure that precautionary measures are taken to identify and mitigate the potential risk of occurrence of SEAH.

3.3. Theory of change

3.3.1. The overarching objective of the Gender Strategy 2021-2025 is to reduce gender inequality and empower women to actively participate across the High 5s, by addressing cross-cutting challenges around enhancing access to finance, markets, skills and infrastructure, as well as supporting the design and implementation of gender-responsive policies. The gap analysis across the Bank's High 5's highlighted three strategic intervention levers as effective entry points for the Bank; i) financing and access to markets; ii) skills development; and (iii) infrastructure development.

3.3.2. In Sub-Saharan Africa (SSA) women entrepreneurs tend to be excluded from the formal financial system. USD 42 billion is the estimated to be the current financing gap for women entrepreneurship across business value chains on the continent. SSA hosts close to 13 million formal and informal SMEs with one or more women owners, yet a majority have no access to finance and limited access to markets.¹⁸ Therefore significantly more resources are required to open access to finance, growth opportunities, and create a more favourable enabling environment for African women entrepreneurs. Supporting women entrepreneurs and catalysing private investments are crucial measures to spur inclusive African economic growth.

3.3.3. Continuing to increase girls' education and women's access to skills will further enable women to actively participate in the development of the continent. Interventions from governments, multilateral and bilateral institutions, civil society organisations and private sector actors have led to significant progress in advancing gender equality and women and girls' empowerment, but there is still a long way to go. Girls' educational achievement has improved, but results have yet to translate into employment achievement. About three out of four girls in Sub-Saharan Africa enrol in primary school today, compared to only half in 1995.¹⁹ However, within the youngest cohort of school-aged youth, more girls (16%) are likely never to have attended school compared with boys.²⁰ Data from a sample of African countries shows that women spend 15-20% of their time on unpaid care and domestic work, compared to an average of 5% amongst men due to limited skills.²¹ Both labour force participation rates (64.7% women versus 74% men)²² and type of employment show²³ men are 1.7 times more likely to be self-employed, as compared to women.

3.3.4. Women's development and growth are heavily hampered by their lack of access to infrastructure (roads, health, education, water) and awareness to opportunities thus impacting their ability to access markets and limiting their exposure to education and information. For example, lack of access to health services compromise women's productivity their wellbeing and that of their families. Women's lack of access to transport restrains their mobility and opportunity to access assets. The shortage of water and sanitation facilities affects the continuation of girl's education and increases women's time burden. The Bank through its focus on the High 5s is well positioned to address these challenges for women, increase their mobility and empower them to

¹⁸ AFAWA, Unleashing women's entrepreneurship through strategic partnerships, 2017

¹⁹ UNESCO Institute for statistics, 2014

²⁰ World Bank, 'Out-of-School Youth in Sub-Saharan Africa', 2015

²¹ World Bank, 'Proportion of Time Spent on Unpaid Domestic and Care Work', n.d.

²² International Labour Organisation (ILO), World Employment Social Outlook, 2018

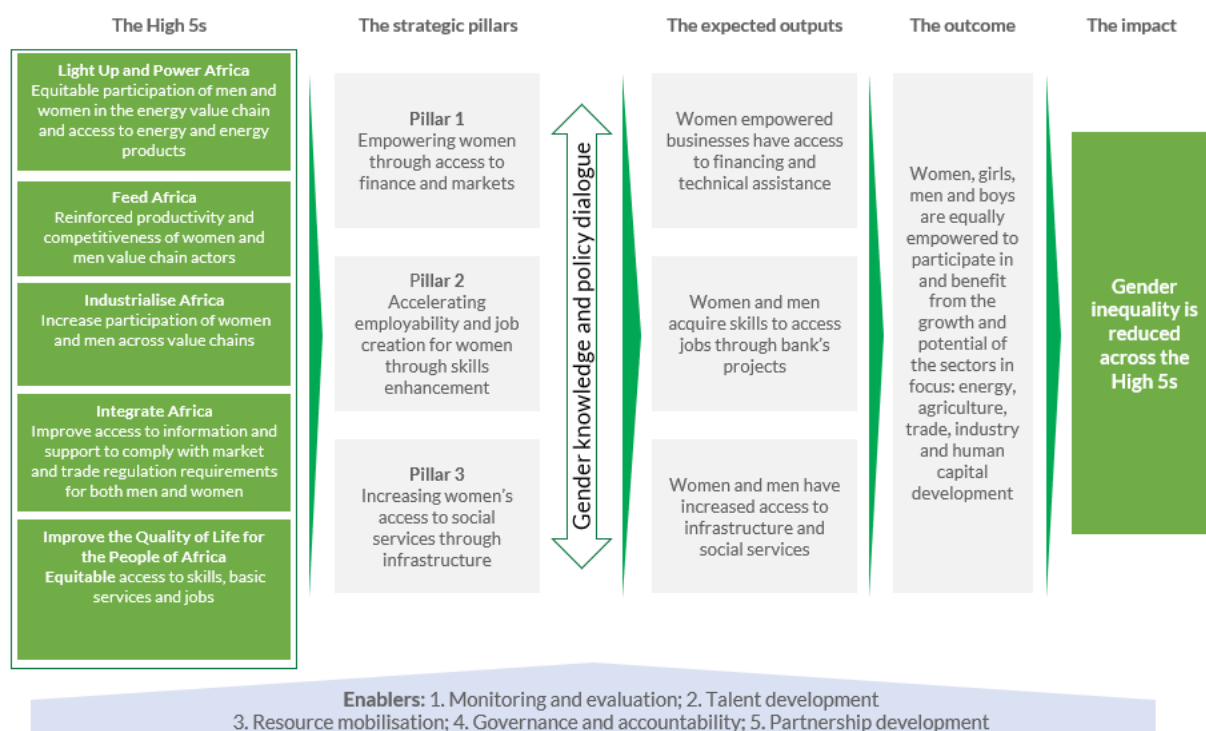
²³ Women Economic Forum, could women see gender parity in the fourth industrial revolution? 2016

contribute strongly to the social and economic growth of our continent. The COVID-19 pandemic has further exacerbated the need for immediate attention to be given to these areas if Africa is to preserve the economic advancement achieved over the past decade.

3.3.5. The Gender Strategy 2021-2025 aims to strengthen the Bank’s commitment to do more to address the above challenges and push forward gender equality and women and girls’ empowerment in Africa. The Bank will do so focusing on three pillars:

- Empowering women through access to finance and markets;
- Accelerating employability and job creation for women through skills enhancement;
- Increasing women’s access to social services through infrastructure.

Figure 1: The Bank’s Gender Strategy 2021-2025 Theory of Change



3.3.6. The Bank will leverage its convening power and brand to be a catalyser for quality and inclusive growth as well as social progress, for all gender groups. It will do so by relying on its internal expertise and resources as well as its capacity to build financial, technical and knowledge-based partnerships with a diverse range of stakeholders. The Bank has already demonstrated its commitment to close the USD 42 billion financing gap faced by women entrepreneurs through AFAWA, which aims to unlock USD 5 billion over five years to support women SMEs. The establishment of the Gender Equality Trust Fund (GETF) will further support gender equality and women and girls’ empowerment through access to technical assistance and innovative approaches across the continent.²⁴ The 2019 Annual Development Effectiveness Review has also highlighted that the Bank is doing more for women on the continent by equipping them with the productive resources and adequate living conditions to thrive: 50% or more of the people with supported access to improved farming technology, better access to skills and jobs, improved access to transport, water and sanitation, are women.²⁵

²⁴ African Development Bank Group, Multinational: AFAWA risk-sharing mechanisms, 2020

²⁵ African Development Bank Group, Annual Development Effectiveness Review, 2019

4. THE STRATEGIC OBJECTIVES

As shown in the Theory of Change illustration above, three pillars have been identified to guide gender mainstreaming across the High 5s:

- Empowering women through access to finance and markets
- Accelerating employability and job creation for women through skills enhancement
- Increasing women's access to social services through infrastructure.

Throughout the pillars, particular focus will be placed on the poorest and most vulnerable, marginalised communities such as minorities, those with intellectual or physical disabilities, including migrants, forcibly displaced populations (refugees and IDPs) and their hosting communities as well as other marginalized groups, following an inclusive and whole of society approach.

4.1. Pillar 1: Empowering women through access to finance and markets

4.1.1. Investing in women's economic empowerment sets a direct path towards gender equality, poverty eradication and inclusive economic growth. Women make enormous contributions to economies, whether in businesses, on farms, as entrepreneurs, employees and as leaders. Women entrepreneurs represent close to 30% percent of formally registered SMEs in Africa and with the right access and skills have the capabilities of creating jobs for women as well as men. However, they lack access to adequate financing, skills and the value chains, which hampers their ability to fully participate in the development and growth of our economies. As entrepreneurs' stringent collateral requirements, complex financing application procedures and financial institutions' unconsciously biased procedures limit most African women entrepreneurs in achieving strong production output, accessing markets access and competing at national, regional and international levels. Enhancing their access to finance is thus instrumental in achieving progress on several SDGs such as promoting gender equality and women and girls' empowerment (SDG 5), eliminating poverty (SDG 1), reducing hunger and enhancing food security (SDG 2), securing access to decent work and economic growth (SDG 8) and peace and justice (SDG 16). Further investing in women can empower them to play their rightful role in all spheres of life and eliminating barriers to quality health and education for women and girls consistent with the AU Agenda 2063. Additionally, identifying market opportunities for women along the High 5s value chain will increase women's access to markets. Ensuring that women are represented in leadership across financial services will also influence the types of criteria as well as products and services offered by financial institutions in favour of both women and men.

4.1.2. Pillar 1 focuses on enhancing access to finance and technical assistance and market opportunities along the High 5s value chain to women SMEs to transform them into productive and competitive enterprises. The pillar will also explore opportunities to increase the participation of women in the private sector through greater employment opportunities and leadership. Under this pillar, the Bank will direct efforts to increase the confidence of African financial institutions to provide financing and technical assistance to women SMEs and supporting RMCs to establish a conducive business environment for women entrepreneurs to thrive. It will also work on creating market opportunities for women SMEs via private sector and enhance their access to leadership and long-term position.

4.1.3. To address the access to finance needs of women entrepreneurs, the Bank has launched the AFAWA initiative, which aims to close the \$42 billion access to finance gap for women entrepreneurs. In the coming years, the Bank will work to unlock up to \$5 billion of financing leveraging two vehicles:

- i. The regular financial Bank instruments including lines of credits, trade finance and equity investments through which it will unlock \$2 billion of financing to women entrepreneurs. These instruments include lines of credit and trade finance investments through financial institutions and

equity investments into funds which have a specific focus on women SMEs on the continent. The Bank will also leverage programs such as the African Digital Finance Initiative (ADFI), the Youth Empowerment Investment program (YEIMDTF) and other relevant mechanisms to reach its target.

- ii. The AFAWA Guarantee for Growth (G4G) Program which will unlock \$3 billion of financing to women entrepreneurs by de-risking the women SME portfolio thus providing more comfort to financial institutions in lending to women-owned enterprises. The AFAWA G4G program also lessens the requirements for women SMEs to present hardcore collaterals when approaching financial institutions for loans.

4.1.4. Given the perception of the women SME market and the lack of adequate financial products and services to help women entrepreneurs grow, the Bank under both vehicles will build the financial institutions' capacity to approach the women SME market and tailor products and services more suitable to the types of businesses they run. Through AFAWA, the Bank will urge financial institutions to collect sex disaggregated data to enable the creation of tailor-made financial products addressing women's needs across different age groups. The Bank will also invest in capacity building through the financial institutions for women SMEs to increase their ability to run financially strong and sustainable businesses with bankable projects. It will also continue to invest in knowledge production on access to finance for women SMEs such as policy briefs and country case studies to showcase best practices on financial inclusion.

4.1.5. Women entrepreneurs access to finance can also be enhanced with increased access to insurance products to reduce their vulnerabilities and protect their businesses against economic shocks- whether from international recessions, health emergencies, or weather-related catastrophes. Most recently the advent of the COVID-19 pandemic has exacerbated the vulnerability of women-led SMEs and their lack of protection for their businesses, employees and families. Without access to insurance, women entrepreneurs may resort to selling assets or taking loans to cover health-care costs or pay for other expenses, hurting their enterprise from recovering from setbacks. In this light, the Bank will explore opportunities to address these challenges and develop solutions that address them.

4.1.6. Providing access to market to women SMEs is equally as important to ensure that women SMEs have the opportunity to scale up and venture into new areas of businesses. The Bank is strategically positioned in identifying where supply/value chain opportunities are for women SMEs and women in general given its High 5s and creating linkages between women SMEs and corporates wherever feasible through its non-sovereign operations.

4.1.7. Globally, women's labour market participation remains almost 27% lower than that of men.²⁶ Women are heavily concentrated in low-paid jobs, part time roles and are less likely to hold managerial and senior positions. Full and equitable participation of women in the labour market can create substantive gain in the entire economy. By increasing gender equality in the labour market, RMCs can increase their GDP anywhere between 1% (Senegal) to almost 50% (Niger).²⁷ Additionally, research shows that across financial services organisations for each additional woman added to the C-Suite, the number of women in senior leadership roles rises threefold. Specifically, in Africa women only hold 12.7% of board directorships (364 out of 2,865) in 307 listed companies based in 12 African countries. This is 4.6% lower than the 17.3% women's representation on the boards of the 200 largest companies globally. Under this pillar, the Bank, with a specific focus on the financial sector as well as sectors covered under the High 5, will work towards creating more opportunities for women as leaders and employees.

²⁶ Investing in Women: New evidence for the Business Case, IFC, 2017

²⁷ Closing the gender gap in Africa labour markets is good economics, Andinet Woldemichael, January 2020

4.1.8. To further enhance and scale impact, the Bank will intervene on the policy front to influence the overall business environment. The Bank will conduct policy dialogues with RMCs to reform the legal and regulatory frameworks affecting women SMEs such as unconsciously biased lending practices, reducing barriers to market access and enhancing women's productivity. Understanding that 7 out of 10 women entrepreneurs are active in the informal sector, it is critical to work closely with RMCs to create avenues for women entrepreneurs to come out of the informal sector to enable them to access the needed financing as well as other opportunities that in the informal sector they cannot access. It will be important to develop innovative and customized formalization mechanisms with incentives through adequate policy reforms, the use of digital technology as an entry point to reaching women in the informal sector and accompanying them on their growth journey. The policy dialogue and reform recommendations will be grounded in research. This will further inform additional projects to undertake in increasing financial inclusion for women on the continent and position the Bank as a thought leader in this space. Through AFAWA's enabling environment pillar, the Bank will support policy dialogue to address women's property rights, legal status, and access to productive resources and tools such as land, technology, finance in order to increase women's business participation and their economic, social and political empowerment. In addition, the Bank will continue engaging governments and regulators on expanding the modes of collateral beyond land in order to ease access to finance.

4.1.9. This pillar will directly contribute to achieving the Bank's ADF-15 commitment on private sector development, namely in providing support to women-owned and managed SMEs in 10 countries to increase their productivity and to ensure access to credit and financing schemes for women in agriculture.

4.1.10. This pillar also complements the Bank's efforts under the Financial Sector Development Policy and Strategy, which already aims to influence policy development, diversify pools of financing available to SMEs and increase financing towards the informal sector. Through the Financial Sector Development Policy and Strategy, the Bank aims to influence the development and implementation of policies, among the Bank's PFIs, that encourage prudent lending to companies that provide stable employment for women and youth, as well as to smaller women-owned enterprises. The Financial Sector Strategy also aims to increase support and provide liquidity through facilities to smaller, less formal organisations such as microfinance banks and supporting these latter in deploying innovative and commercially viable business models.²⁸

4.1.11. The Bank will also establish stronger links through its flagship annual investment marketplace, 'The Africa Investment Forum (AIF)' by conducting gender specific events and workshops to mobilise partners and investors to fund women entrepreneurs. Through the AIF platform, the Bank can support women-led businesses to advance their projects to bankable stage and eventually accelerate them to financial closure.

4.2. Pillar 2: Accelerating employability and job creation for women through skills enhancement

4.2.1. Enhancing access to adequate skills and jobs is important for both young women and men across the continent. However, young women are over 1.5 times less likely than young men to be formally employed or undergo education or training.²⁹ Additionally, while Technical and Vocational Education and Training (TVET) is increasingly seen as a promising pathway to insert young Africans who lack the foundational skills or interest in more academic tracks into the job market, gender gaps in TVET enrolment, especially in STEM fields, are significant. A lack of information about opportunities in male-dominated sectors, and social and cultural norms which attribute certain tasks to men at an early age, are some of the factors explaining this disparity. These

²⁸ African Development Bank Group, Draft financial sector development policy and strategy, revised

²⁹ World Bank, Minding the gender gap in training in Sub-Saharan Africa: Five things to know, 2019

differences matter for earnings. Women who cross into male-dominated sectors make as much as men and three times more than women who stay in female-dominated sectors.³⁰

4.2.2. Ensuring equitable access to training for both women and men would help unlock the full potential of the African continent, which is made up of almost equal numbers of women and men. For example, women are more actively involved in sectors such as agriculture, which is the economic backbone of many countries in Africa. Women are also very active in entrepreneurship. The total entrepreneurial activity rate for women in sub-Saharan Africa is 22% in 2019, higher than any other women in the world. Giving women better access to training allows them to have access to professional opportunities and thus improve their family's well-being and ensure the future of their children. Women are also an important link in the governance of their communities and nations.

4.2.3. To address these constraints and enable women to fully contribute to the economic and social development of the African continent, the Bank will mainstream gender in its operations and investments vehicles. The Bank will work to mainstream gender in projects related to training on sovereign and non-sovereign operations. The Bank will also leverage its special initiatives, such as:

- (i) **The Jobs for Youth initiative** to provide support to education and TVET ministries to develop placement programmes specifically targeting women in STEM fields, by investing in understanding the business and hiring needs of employers, in the public and private sectors, as well as forming partnerships with employers to be able to place women graduates. Under this Initiative, the Bank is already committed to creating 25 million jobs and equipping 50 million young men and women of working age with the skills they need to help them join the formal sector by 2025.
- (ii) **The Coding for Employment Programme** to ensure both young women and men equally benefits from the establishment of innovation centres across the continent and are adequately prepared to capture job opportunities in science, technology and innovation as the world moves towards a fourth industrial revolution.
- (iii) **The Technologies for African Agricultural Transformation (TAAT)** to provide technical assistance to existing digital training platforms to help them scale and reach more women, by first targeting those focused on closing the knowledge gap in climate-smart agriculture and on providing crucial trade information around demand characteristics, pricing, locations and cross-border trade regulations.

4.2.4. On the policy dialogue front, the Bank will invest in country-specific data and knowledge generation and engage RMCs to adopt the necessary reforms and programmes aimed at strengthening young girls' and women's skills that will ultimately make them more competitive in the labour market and help them move into higher earning sectors often termed as "male-dominated sectors".

4.2.5. Promoting decent labour standards in Africa for both women and men: In Sub-Saharan Africa, 89% of employment is informal; 86% of men are employed in the informal economy, compared to 92% of women.³¹ Most of this informal labour is characterised by low wages, long working hours and poor safety conditions. Further over 60% of all working women remain in agriculture, concentrated in time and labour-intensive activities, which are unpaid or poorly remunerated. New evidence on the nexus of wage, employment and social protection noted that 63% of women in wage employment in SSA do not contribute to social protection programs, much higher than the 40% global average.³² This situation is exacerbated by persistent gender gaps and unpaid work limiting women's capacity to increase their hours in paid, formal, wage and salaried work

³⁰ World Bank, Minding the gender gap in training in Sub-Saharan Africa: Five things to know, 2019

³¹ International Labour Organization (ILO), A Statistical Brief of Women and Men in the Informal Economy, 2019

³² Ibid

considered to provide a dignified, safer, and decent labour. Given that the majority (89%) of the workforce in SSA is in the informal sector with poor working conditions, the Bank will conduct policy dialogue and advocacy with RMCs to strengthen the labour laws and policies on national occupational safety and health (OSH) especially in the informal sector.

4.2.6. This pillar will directly contribute to achieving the SDGs and ADF-15 commitments around decent jobs for youth. Specifically, interventions in this pillar will greatly contribute to achieving access to quality education (SDG 4), securing access to decent work and economic growth (SDG 8), promoting gender equality (SDG 5), and eliminating poverty (SDG 1). In its AFD-15 commitments, the Bank has committed to establishing fourteen innovation centres of excellence and reach 30,000 youth and women across Africa, as well as support ten projects to boost decent job creation and skills development. The Bank has also committed to investing in the design and management of STEM, TVET in higher education, and ICT programmes with a strong focus on youth and women.

4.3. Pillar 3: Increasing women's access to social services through infrastructure

4.3.1. Gender relations anchored in social and cultural norms lead to differentiated access to the use and control over infrastructure services and facilities. Infrastructure projects, across sectors, developed without considering how access and use can be gendered are frequently found to benefit fewer women than men. In the energy sector, evidence shows that women tend to have less access to on-grid electricity than men. Also, although projects seeking to expand energy access through off-grid solutions can enhance women and girls' quality of life, they need to incorporate gender issues at the project design stage for greater end-user acceptability.³³ In water and sanitation, the lack of facilities and adaptation to women's needs, such as the need for private latrines, access to water and soaps for cleaning and waste disposal means, increase girls' absences or drop out from schools in many low-income countries and result in open defecations where women risk being seen, shamed and harassed by men.³⁴ In health, women often have to travel long distance to access an open health facility with the necessary equipment and supplies for women's care.³⁵ While ICT solutions offer the flexibility to women to access key information sources, financial services, business and job opportunities, access and use of mobile phones and the internet is heavily gendered.

4.3.2. Across the board, there is a need to approach infrastructure development by effectively integrating the perspectives and potential impact on women as stakeholders, workers, and end users, to achieve productivity and inclusive growth. Gender-responsive infrastructure is important for gender equality and empowerment as it influences the SDGs. Infrastructure can positively influence the achievement of 92% of targets across all 17 SDGs.³⁶ In addition, gender-responsive infrastructure can also decrease time poverty to allow for pursuit of educational, economic, or social activities – both inside and outside the household. Through increased access to quality infrastructure for women and girls, pillar three will directly contribute to achieving industry, innovation and infrastructure development (SDG 9) and indirectly in achieving good health and well-being (SDG 3), quality education (SDG 4), promoting gender equality and women and girl's empowerment (SDG 5), safely managed water and sanitation (SDG 6), affordable and clean energy (SDG 7).

4.3.3. Energy infrastructure projects that incorporate a gender perspective will help to achieve the goals of universal energy access, environmental sustainability, and gender equality, leading to positive developmental outcomes for all. Also, gender-responsive road and transport infrastructure can improve the safety and security of women and girls when trying to access

³³ Oxfam, Energy and women and girl, 2017

³⁴ International Journal of Environmental Research and Public Health, Menstrual Hygiene Management and Waste Disposal in Low- and Middle-Income Countries—A Review of the Literature, 2018

³⁵ World Health Organisation, Global Health Observatory Data, 2018

³⁶ Thacker, Scott, et al., Infrastructure: Underpinning Sustainable Development, UNOPS, 2018

social and economic opportunities, by integrating gender differentiated travel patterns, time use, means of transportation and security concerns in the design of road and transport projects. Gender-responsive infrastructure in water and sanitation responds to the needs of women and girls and increases education attainment rates and employment rates. Improving access to water and sanitation is critical to tackle the time poverty of women and girls.

4.3.4. To enable the African continent to take advantage of the opportunities related to the construction of gender-sensitive infrastructure, the Bank will mobilise its financial resources and base these interventions on its commitments. The Bank has already demonstrated a comparative advantage in financing infrastructure development on the continent. Through this third pillar, the Bank aims to influence gender-responsive quality infrastructure development to guarantee women have adequate access and positively benefit from infrastructure projects as stakeholders, workers and end-users.

4.3.5. The Bank will also enhance policy engagement and dialogue between governments to promote gender-sensitive infrastructure that has a causal and direct impact on women's increased access to services, such as health, education.

4.3.6. In line with the Bank's ADF-15 commitments, investing in equality and sustainable infrastructure is critical to transform economies, integrate Africa, enable connectivity, and expand markets because it promotes productivity and competitiveness. The Bank will invest in training and capacity building of relevant departments to ensure its infrastructure project portfolio, across all sectors, is rolled out effectively integrating differences in gendered access, needs and impact from design to implementation. Gender mainstreaming in infrastructure projects will focus on increasing women's engagement in project design as well as women's employment and the participation of women-owned businesses in project delivery.

4.3.7. Though ADF-15, the Bank is already committed to ensuring 75% of energy projects and 100% of water security and sanitation projects are categorised using the GMS, thereby improving outcomes for women. It will further leverage infrastructure projects to enhance water security and increase access to energy to increase women's productivity in agriculture, provide clean cooking solutions to women and support women to run home-based enterprises due to improved access to energy. The Bank will also finance gender-segregated WASH facilities in public schools and health centres, contributing to girl-child education and maternal health.

5. OPERATIONALIZING THE GENDER STRATEGY

The Bank will strengthen its capacities and build on its experience and expertise to implement the Gender Strategy 2021-2025. Roles and responsibilities for results for gender equality and women and girls' empowerment in the Bank will be clearly defined and coordinated by the gender team. The implementation framework for the strategy includes:

- i. An action plan in Annex that specifies interventions to be carried out in the coming years. The action plan also defines the roles and shared responsibilities of the Bank's internal and external stakeholders. Activities will be carried out by the Bank's departments and complexes. Ensuring gender mainstreaming across the Bank's functions and activities will require a focus on strong transformation, partnerships, and a robust M&E framework. Strong transformation will enable the Bank to improve gender mainstreaming and accountability across projects and activities.
- ii. The internal architecture and institutional enablers (governance and accountability framework, human resource capacity and financing for the different pillars and instruments).³⁷
- iii. External partnerships will continue to be key to the Gender Strategy 2021-2025, and efforts will be made to strengthen existing partnerships. However, the Bank continues to be open to new partners and new partnership models. The strategy integrates an M&E framework, which is aligned with the targeted outcomes and interventions, as well as ADF-15 and GCI-VII gender commitments.

6. RISKS AND MITIGATION

The achievement of the Gender Strategy 2021-2025's objectives can be compromised by an array of risks. The Bank will, however, leverage its convening power and enhance funding mobilisation capacity as well as the Bank's technical expertise to mitigate the risks. The details of potential risks and related mitigation strategies are outlined in the table below.

Table 1: Risks and mitigation strategies

Key Risks	Mitigation strategies
Lack of buy-in for gender equality and women and girls' empowerment amongst various stakeholders (Bank staff, potential partners, RMCs) to support the delivery of interventions	<ul style="list-style-type: none"> • Ongoing sensitisation and training on gender mainstreaming in the Operations Academy, online training on gender and gender session during the induction week programme for the newcomers • Continuous reinforcement of gender as a key priority for the Bank driven by the senior leadership • Include the gender module in the operations manual for Task Managers • Regular advocacy on the importance of gender mainstreaming at all management levels • Share strategy with key stakeholders and engage them in the validation process to increase ownership
Lack of buy-in from PFIs and other private sector partners	<ul style="list-style-type: none"> • Constantly making the business, case and publishing strong results and case studies. • Providing robust data on the Women SME market on the continent
Inadequate funding for gender equality and women and girls' empowerment gender focus operations (GEN I of the GMS)	<ul style="list-style-type: none"> • Leverage the Gender Equality Trust Fund (GETF) • Leverage resources from other Bank financing facilities such as the Africa Climate Change Fund (ACCF), the Transition Support Facility (TSF), the Korea-Africa Economic Cooperation (KOAPEC), the Fund for African Private Sector Assistance (FAPA) • Mobilise funds to solicit innovative and impactful projects with a focus on women and girls' empowerment • Ongoing engagement of top leadership, task and sector managers to allocate resources and include Gender Specialists on project teams

³⁷ See Annex 3 on the internal architecture and institution enablers

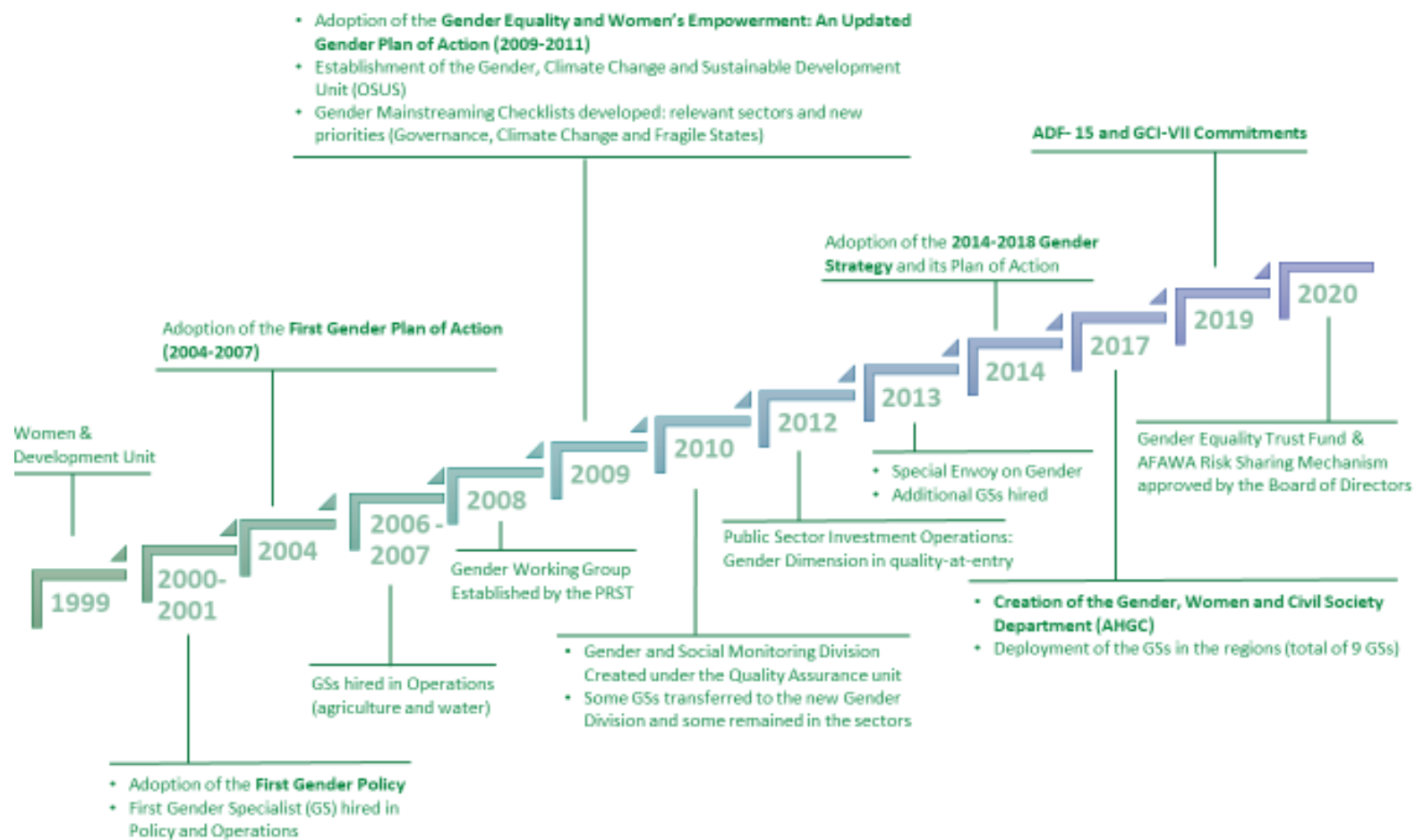
Key Risks	Mitigation strategies
Lack of inclusion of gender equality and women and girls' empowerment considerations in regional and country strategic papers and policies, and operations	<ul style="list-style-type: none"> • Include gender experts as part of the Regional Integration Strategy Papers (RISPs) and Country Strategy Papers (CSP) teams • Conduct Country Gender Profiles (CGPS) • Engage task managers to include gender specialists on RISPs and CSP teams • Ensure gender specialists participate in the review of strategy documents, project preparations and supervision • Systematic categorization of operations by the GMS
Inadequate monitoring and reporting on gender and women's empowerment aspects in implemented operations	<ul style="list-style-type: none"> • Ensure gender experts are part of the mid-term review and Country Portfolio Policy Reviews (CPPRs) • Develop standardised tools for review, monitoring and completion reporting • Ensure all gender indicators are tracked as proposed in the RMF • Recruit additional gender experts • Develop and deploy Gender M&E tools
Insufficient commitment of the various stakeholders (Bank staff, potential partners, RMCs) to support the delivery of interventions	<ul style="list-style-type: none"> • Share strategy with key stakeholders and engage them in the validation process to increase ownership • Disseminate gender knowledge products

7. THE WAY FORWARD

- 7.1. **The Gender Strategy 2021-2025 sets out the framework for gender mainstreaming through gender-responsive interventions across the Bank's operations and activities.** To further promote gender equality and women and girls' empowerment, the Bank will further targeted initiatives such as the Affirmative Finance Action for Women in Africa (AFAWA), the Gender Equality Trust Fund, as well as evidence-based policy dialogue to support reform in RMCs. The Gender Strategy affirms the role of the Bank as the driver of change in promoting gender equality and women and girls' empowerment in the African continent, by capitalising on its experience, leadership and convening power, in line with its Ten-Year Strategy 2013–2022 and the High 5s.
- 7.2. **This Strategy will be implemented through collaboration between all departments. Continued high level championship as well as clear accountability frameworks will enable system-wide buy-in and implementation.** Strategic investment in human resources and capacity building will strengthen the Bank's capacity to reach the desired objectives, particularly in terms of gender mainstreaming. Finally, leveraging strategic partnerships will further catalyse the Bank's investments and impact for, with and by the women in Africa.

8. ANNEXES

Annex 1 – Evolution of the gender agenda at the Bank



Annex 2 - Action Plan

The Action Plan elaborates the thrust and orientation of the Bank's intervention under each of the strategic pillars, specifically:

- Interventions that the Bank will implement to ensure the implementation of the actions defined under the pillars;
- Specifications on the training and capacity building programs that will be undertaken;
- Collaborative partnerships to support the implementation of the interventions;
- Monitoring and evaluation.

The Action Plan provides a roadmap and outlines the critical strategic approaches, the interventions, entry points for the Bank, actors and implementation timeframe within the strategy period.

Strategic Pillars Action Plan

Table 2: Action plan of pillars

	Intervention	Actions	Lead dept/role	Implementation partners/roles	Timeframe
Pillar 1: Empowering women through access to finance and markets					
1.1.	Unlock USD 2 billion of financing for women SMEs by leveraging the Bank regular instruments (lines of credit, trade finance, and equity investments)	USD 1 billion in lines of credit for women SMEs USD 1 billion in trade finance for women SMEs USD 100 million in equity investment for women	PIFD with support from AHGC	AHGC Financial institutions including commercial banks, mesofinance institutions, equity/social impact funds	2021 – 2025
		Develop technical assistance program to support Bank FIs in developing access to finance and customized non-financial services to women SMEs delivering, this will include preliminary assessment tools, training to PFI staff, training offering for women SMEs	AHGC with PINS	Financial institutions including commercial banks, mesofinance institutions, equity/social impact funds	2021 – 2025
		Actively monitor loan beneficiaries by sex, with support from the gender M&E specialist	PIFD/AHGC/ADOA/SNDR	Financial institutions including commercial banks, mesofinance institutions, equity/social impact funds	2021 – 2025
1.2.	Implement AFAWA Guarantee for Growth	Identifying FI and non-Bank FI interested in participating in the AFAWA Guarantee for Growth	AFAWA Bank Wide Task Force (AHGC,	AGF	2021 – 2025

	Intervention	Actions	Lead dept/role	Implementation partners/roles	Timeframe
			FIST, PIFD, PGCL, PGRF)		
		Work with identified implementing partner(s) to develop offering for FIs benefiting from the guarantee as well as developing targeted programs for women SMEs	AHGC	AGF and FIs signing unto the guarantees	2021 – 2025
		Actively monitor FIs and women SMEs benefiting from the guarantees and the volume of loans being unlocked for women SMEs, as well as training to FIs and Women SMEs	AHGC, ADOA, SNDI	AGF, FIs	2021 – 2025
1.3.	Conduct policy dialogues with RMCs to reform the legal and regulatory frameworks affecting women SMEs and informal sector financing	Conduct a diagnostic assessment of the regulatory and policy landscape in select RMC with respect to women's economic empowerment Conduct assessment studies to identify barriers to formalization for women entrepreneurs in the informal sector	AHGC	PIFD/PGCL	2021 – 2025
		Identify partners interested in jointly organising policy dialogues at national and regional levels	AHGC	PIFD/PGCL	2021 – 2025
		Organise policy dialogues meetings with all relevant stakeholders	AHGC	Interested multilateral and bilateral institutions	2021 – 2025
		Develop and disseminate the policy brief with the proposed recommendations and action plans	AHGC	Interested Multilateral and bilateral institutions	2021 – 2025
		Sensitise key stakeholders in RMCs to adopt recommendations, with capacity building delivered where relevant	AHGC	AHGC and governance together with RMCs, RECs and the AU	2021 – 2025
Pillar 2: Accelerating employability and job creation for women through skills enhancement					
2.1.	Provide support to education and TVET institutions to develop placement programmes specifically targeting women in STEM fields,	Engage the Jobs for Youth Initiative team to target more women in STEM fields	AHGC	Interested multilateral and bilateral institutions	2021 – 2025
		Support the design and implementation of placement programmes targeting women in STEM	AHHD	RMCs, RECs, Interested Multilateral and bilateral institutions	2021 – 2025
2.2.	Support the design and implementation of gender-responsive recruitment strategies, training delivery	Support the Coding for Employment Programme to integrate gender components in STEM training programs for innovation centres	AHHD	RMCs, RECs, Interested Multilateral and bilateral institutions	2022
		Finance the implementation of gender-responsive actions to attract, train and place young women in the innovation space	AHHD	Implementing partners	2021 – 2025

	Intervention	Actions	Lead dept/role	Implementation partners/roles	Timeframe
	and placement support for the innovation centres	Engage with TAAT team to target women and girls to participate in relevant digital training platforms	AHAI	Implementing partners	2021 – 2025
2.3.	Provide technical assistance to existing digital training platforms to help them scale and reach more women, by first targeting those focused on closing the knowledge gap in climate-smart agriculture and on providing crucial trade information around demand characteristics, prices, locations and cross-border trade regulations	Sensitise women-led MSMEs to adopt and use climate-resilient agricultural practices in their areas	AHAI/AHGC	Selected CSO partner in each RMC	2025
		Training of women-led agribusiness enterprises to shift to agricultural value chains that are better aligned with a changing climate	AHAI/AHGC	Selected Implementing partner in each RMC	2025
2.4.	Engage RMCs to adopt necessary policy reforms and programmes aimed at strengthening young girls' and women's skills to make them more competitive in the labour market and move into higher earning sectors often termed as "male-dominated sectors"	Develop gender responsive sector-focused knowledge products for evidence-based policymaking	AHGC	Sector departments	2021 – 2025
		Conduct policy dialogues with RMCs to adopt reforms that can upskill women and girls	AHGC	AHGC	2021 – 2025
Pillar 3: Increasing women’s access to social services through infrastructure					
3.1.	Support training and capacity building of relevant departments to ensure its infrastructure project portfolio, across all sectors mainstream gender	Develop relevant training programs for task managers on GM along the project cycle	AHGC / CHHR	All complexes	2021
		Train task managers and country teams in using the GMS on infrastructure projects	AHGC	All complexes	2021
3.2.	Leverage infrastructure projects, around enhancing water security and increasing access to energy to increase women's productivity in agriculture, provide clean	Provide technical support to infrastructure teams and RMCs to effectively mainstreaming gender and women’s empowerment in the design of infrastructure operations	AHGC	All complexes	2021
		Engage and strengthening the capacity of RMCs to implement the gender action plan of infrastructure projects	AHGC	All complexes	2021 – 2025

	Intervention	Actions	Lead dept/role	Implementation partners/roles	Timeframe
	cooking solutions to women and support women to run home-based enterprises due to improved access to energy (ADF)				
3.3.	Finance gender-segregated WASH facilities in public schools and health centres contributing to girl-child education and maternal health (ADF)	Provide technical support to WASH teams and RMCs to effectively mainstreaming gender and women's empowerment in the design of WASH operations	AHWS / AHGC	RMCs	2021 - 2022
		Engage and strengthening the capacity of RMCs to implement the gender action plan of WASH projects	AHWS / AHGC	RMCs	2021 - 2022
3.4.	Establish an innovation lab to identify green and innovative approaches to enhance access to infrastructure for women and ensure the Bank is engaged in scaling them	Engage the Bank's Jobs for Youth innovation lab to leverage gender skills and experience in setting up an innovation lab	JfY	AHGC	2021
		Finance the development of knowledge products focused on highlighting best practices in leveraging research, innovation and technology to close the gender gaps in the focus sectors	AHGC	AHHD	2021 – 2025
3.5.	Invest in organising convening platforms for policy dialogues to build the case around the need to approach infrastructure development with a gendered lens, gathering infrastructure ministries within RMCs, multilateral and bilateral institutions and private investors	Finance the development of knowledge products around best practices and business case for gender-responsive infrastructure development	AHGC	Interested multilateral and bilateral institutions	2021
		Convening policy dialogue events with RMCs and key stakeholders on gender responsive infrastructure	AHGC	Interested multilateral and bilateral institutions	2022
3.6	Support and leverage on inclusive procurement in public institutions to unlocks opportunities for women SMES in the supply chains	Conduct policy dialogue with RMC to adopt gender inclusive procurement policies	AHGC	RMCS	2021 – 2025
		Support countries develop and integrate gender-sensitive public procurement policies that definite minimum quotas for women owned businesses	AHGC	RMCS	2021 – 2025

Supporting internal architecture Action Plan

Table 3: Action plan for internal architecture

	Intervention	Actions	Lead	Implementation partners/roles	Timeframe
4. Supporting internal architecture					
4.1	Strengthen the governance and accountability framework	Set up an annual gender reward recognition system to incentivize employees to GM their projects	AHGC	CHHR	2022
		Integrate the GMS processes in the operation manuals and business processes	AHGC	SNOQ	2021
		Establish a systematic assessment of the GMS category approval at the project completion phase	AHGC	Sector departments Ops Com Country teams	2023
		Elaborate gender action plan progress reports to be executed by the executing agencies of projects and reported on during project supervision missions	AHGC	Sector departments Ops Com Country teams	2022
		Clarify roles and responsibilities of gender focal points (strengthen the guidance note - designation of gender focal points a guidance note, 2014)	AHGC	All departments	2021
		Review the gender focal points programme	AHGC	All departments	2022
		Review the Gender Community of Practice	AHGC	All departments	2022
		Specify reporting lines and functional links of gender focal points (strengthen the guidance note - designation of gender focal points a guidance note, 2014)	AHGC	All departments	2022
4.2	Recruitment of additional human resources	Recruit gender specialists with a background and experience in private sector	AHGC	CHHR	2022
		Continue recruiting for AFAWA	AFAWA team	AHGC CHHR	2021
		Increase number of gender specialists in the regions	AHGC	CHHR	2021
4.3	Increase the level of knowledge	Elaborate annual reports to the Gender Division highlighting on-the-ground achievements, challenges, and requirements	AHGC	All departments	2021
		Update country gender profiles that are outdated and ensure their alignment with the new pillars	AHGC	RDVP	2022
		Reinforce the dissemination of gender data and knowledge products to both internal staff and external stakeholders	CHIS	AHGC	2021
		Producing and strengthening the dissemination of Africa Gender Index	AHGC	RDVP CHIS	2023

	Intervention	Actions	Lead	Implementation partners/roles	Timeframe
4. Supporting internal architecture					
		Conduct sector specific training for gender specialists	AHGC	CHHR	2021
		Training for all staff through operational Academy	AHGC	CHHR	2021
		Regular training and engagement of Gender focal points	AHGC	All departments CHHR	2022
4.4	Further roll out the GMS (ADF and GCI commitments)	Elaborate a concept note defining the modalities of integration of non-sovereign operations in the GMS	AHGC	PINS Key Sector departments	2022
		Initiate discussions with departments to define the implementation of GMS on non-sovereign operations	AHGC	Sector departments	2022
		Categorise operations in ADF countries using the GMS	AHGC	ADF Sector departments	2022
		Categorise all agriculture projects	AHGC	AHAI AHFR	2022
		Categorise all WASH projects	AHGC	AHWS	2023
		Categorise all power/energy projects	AHGC	PESR PERN PENP	2022
		Categorise governance-related projects	AHGC	ECVP	2022
4.5	Partnership development	Support the departments to develop donor and partner engagement strategies	AHGC	All departments	2025

Annex 3 - Internal architecture and institutional enablers

The Gender Strategy 2021-2025 is aligned with the Bank's People Strategy 2021-2025, which seeks to uphold and promote gender equality and women and girls' empowerment in the institution. In particular, the People strategy aims to i) promote workforce diversity and increase the participation of women professionals in the Bank to ensure equality in the representation of project teams; ii) deliver gender-focused training to develop women candidates for management, reduce unconscious bias and rebalance the gender ratios at the leadership level; and iii) develop training programs on gender equality and women and girls' empowerment and gender sensitivity as part of the Bank's core training curriculum and iv) implement the EDGE certification program, seeking to complete level 2 certification by the end of 2024.

The Bank will also address the institutional and operational prerequisites identified to facilitate gender mainstreaming in line with the Bank's vision to build a strong institution with strengthened human capacity and enhanced effectiveness. Support of the internal architecture will include enhancement of the governance and accountability framework, talent development and resource mobilisation to finance the different pillars. Support of the internal architecture will include enhancement of the governance and accountability framework, talent development and resource mobilisation to finance the different pillars as shown below.

Human resource capacity

The Bank will continue building on the deployment of gender specialists in the regional resource centres, established to systematise gender mainstreaming across operations. Gender specialists were found to be effective in the recent BDEV Evaluation Synthesis report.³⁸ To respond to the growing need for specialists supporting mainstreaming of gender, the Bank will further expand the number of multi-skilled gender specialists especially with private sector expertise by 2025³⁹ and will continue to develop an adequate pool of gender experts. The Bank will deploy these gender specialists in all the regional resource centres especially where their support will be most needed and where they can positively impact gender mainstreaming in operations. As such, the gender specialists will be supported to perform effectively to deliver the Gender Strategy 2021-2025. This will include but not limited to (i) Country Gender Profile assessments, (ii) project preparation and reviews, (iii) gender action plan report elaboration during project implementation and evaluations, (iv) assessment of GMS categories at project completion, and (v) participation in on-field missions to measure the impact and monitor project implementation.

The Bank will revamp the Gender Focal Points (GFP) programme in departments, country and regional offices. The GFP programme aims to facilitate the work of gender specialists by providing gender visibility, technical support and disseminate knowledge in the operational teams. GFPs will be drawn from Bank staff with sector-specific experience, and their skills will be reinforced with gender training to develop their gender mainstreaming expertise. GFPs' work programmes will explicitly provide time and resources to carry out their gender-related roles and responsibilities in addition to their regular activities. There will also be need for a specific set of deliverables and share of the performance objectives

The GFPs will be part of the Gender Community of Practice that will be revived and scaled up in the same process. The Gender Community of Practice will enhance gender linkage by operating as a discussion platform for all Bank staff but also as a linkage and coordination platform for the Gender Division and GFPs. GFPs and gender specialists will also prepare an annual report to the Gender Division highlighting on-the-ground achievements, challenges and requirements.

³⁸ African Development Bank Group, Evaluation synthesis of Gender Mainstreaming at the African Development Bank, January 2020

³⁹ Attaining 24 gender specialists was the target to achieve in 2018, defined in the first gender strategy

The Bank will further reinforce gender training by expanding themes on both gender gaps awareness and gender mainstreaming to internal staff and partners. Gender training content delivered to all staff will be aligned with the new gender strategy pillars and will highlight gender gaps under each High 5. It will comprise the rationale of gender consideration in the Bank, the operational mechanisms used for gender mainstreaming and a specific emphasis on gender issues in sectors related to staff work. More specific training will be provided by departments to highlight gender realities and constraints, and intervention best practices which have proven on-field efficiency. Levers used to scale up the quality of training will be the frequency of training, deployment to global staff, publication of online training modules and collection of training data to learn from experience and continuously enhance content. The Bank will specifically focus on training for (i) gender specialists to develop their sector expertise, (ii) task managers and country teams to improve their ability to mainstream gender in the project lifecycle, at project preparation, review, monitoring and completion, (iii) GFPs to broaden their knowledge on the Gender Division's work across the Bank; and (iv) external partners to develop their monitoring skills to complete GAP progress reports,

The Bank will supplement its gender knowledge products and database by continuing to update Country Gender Profiles (CGPs) regularly and publish step by step guidelines to implement mainstreaming mechanisms. The BDEV evaluation synthesis⁴⁰ highlighted the progress on the relevance and effectiveness of CGPs and the integration of gender in CSPs. To scale up on recent progress, the Bank will comprehensively update CGPs that are outdated with the joint supervision of gender specialists and country economists under the leadership of the gender statistician to ensure alignment with the CSP priorities and pillars. Consultation of RMC beneficiaries in the development of CGPs will be maintained to be consistent with ground priorities.

During the Gender Strategy 2021-2025, the Bank will prioritise the production of knowledge products highlighting gender gaps in different strategic sectors, gender gaps in non-sovereign operations as well as step-by-step guidelines assisting staff on the implementation of gender mainstreaming in the project lifecycle including GMS related analysis, GAP monitoring and gender evaluation at project completion. The Bank will reinforce the dissemination of gender data and knowledge products to both internal staff and external stakeholders, particularly the CGPs to country members to develop awareness and ensure their consistent availability in the gender page of the Bank's website.

Financing for the different pillars and instruments

The Bank will build on its fundraising experience to unlock diverse financial resources to reach the Gender Strategy 2021-2025 objectives.

The Bank will leverage internal resources such as ADF-15, which raised USD 7.6 billion for the 2020-2022 period and the CGI-VII. As ADF-15 and GCI-VII have made several commitments to increase gender mainstreaming, the Bank will leverage resources from these mechanisms to develop gender interventions. ADF-15 commitments on gender include several targets such as i) project categorisation as defined in the GMS for each High 5; ii) gender targets for the Water Security and Sanitation Division (AHWS) and the Private Sector Development Division (PVIP); and iii) specific gender targets concerning the development of Country Gender Profiles and the categorisation of gender projects. The GCI has also been engaged in the implementation of AFAWA and will further focus on delivering results for women and youth.

The Bank will improve the effectiveness resource mobilisation for gender by selecting co-financing institutions according to their specific gender focus and competitive advantage. The objective is to

⁴⁰ African Development Bank Group, Evaluation synthesis of Gender Mainstreaming at the African Development Bank, January 2020

maximise the gender impact of financial partnerships by leveraging the different value propositions of partner organisations.

The Bank will develop the formalisation of funding arrangements and budget allocation to ensure an improved allocation and distribution of financial resources. At the Bank level, a gender mainstreaming budget and budget targets will be defined as well details about the funding level from ADF-15 and GCI-VII dedicated to gender mainstreaming activities in the Bank.

The Bank will also prioritise the need for resource mobilisation for high-impact gender interventions or gender mainstreaming processes. For instance, additional funding will be leveraged to finance the implementation of GEN I of the GMS – gender focused projects to capture more significant gender impact. The resources will be used to conduct feasibility studies, in-depth gender analysis, economic sector work to establish evidence-based gender responsive operations, engagement with RMCs. The Bank will scale up its funding opportunities through increased gender visibility and policy dialogue with stakeholders. The Bank will continue to participate in regional and global events and leverage the Bank’s convening power to raise awareness on gender-related issues in Africa development. Such fora will allow the Bank to increase awareness of the Bank’s gender work and attract potential financial partners for future collaboration.

Increasing global communications on the existence of gender gaps and the benefits of gender mainstreaming across development programmes will gradually develop into a market-driven demand from stakeholders. Improving the gender communication of the Bank on its website through the publication of gender reports, results and interventions will also enable potential donors and partners to have a clearer view and understanding of the Bank’s gender work. The Bank will further display the vital importance placed in gender by advocating for the gender strategy and objectives in discussion platforms and policy dialogue. The long-term objective is to shift mindsets so that external stakeholders consider gender mainstreaming in projects as a competitive advantage that can increase their funding eligibility from the Bank.

Partnerships

Strategic partnerships will be crucial to attaining the objectives of the Gender Strategy. The Bank will continue leveraging internal partnerships to improve gender mainstreaming within its operations and external partnerships to strengthen the implementation of strategic interventions stemming from the three pillars of the strategy. Partnerships designed for scaling up women’s empowerment will be aligned to the Bank’s global vision.

- **Knowledge generation partnerships.** The Bank will continue building partnerships to generate gender data, knowledge and to identify best practices in gender mainstreaming and gender-focused initiatives. Having access to gender knowledge across sectors, countries and at different levels of operations will facilitate identifying critical gaps between men and women, the understanding of local needs and gender intervention opportunities. The Bank will continue and strengthen collaboration with multilateral development banks, development partners, knowledge centres and research institutes. The Bank will capitalise on its long-standing knowledge generation partnership with UN Women, UNECA and the MDB Gender Working Group (whose members include the Bank, ADB, IADB, EBRD and the World Bank) aiming among other priorities to develop gender statistics and country gender profiles and generate gender knowledge projects.
- **Technical assistance partnerships.** The Bank will strengthen partnerships to support diverse stakeholders with technical assistance to empower them with the tailored tools, capacities and knowledge to tackle gender issues effectively. The Bank will continue to build on technical support partnerships, particularly under AFAWA or the Fashionomics Africa initiatives which have efficiently leveraged multiple strategic partnerships with stakeholders of all levels.
- **Financial and investment partnerships.** The Bank will build financial partnerships to pool financial resources and co-invest in implementing gender interventions led by the Bank or

established by other partners. Investment partnerships could materialise as funds dedicated to specific sectors or gender issues where the Bank is focusing or could be utilised to improve the internal capacity of staff on flagship initiatives or gender projects. The Bank will capitalise on the resources of foundation, regional or national trust funds, donors, and public-private collaborations to complement its investment efforts in gender.

Scaling up and strengthening collaboration across the different stakeholders will allow the Bank to play a leading role in the continent's most pressing, acute, and urgent social and economic issues which disproportionately affect women, girls, and youth. Specifically, these partnerships will allow the Bank to:

- i) **Work in synergy with institutions such as UN Women, UN agencies and other development partners that have expertise and comparative advantage** in addressing issues around social and cultural constraints and women's legal status, including addressing challenges around female genital mutilation (FGM), access to sexual and reproductive health, early child marriages and GBV.
- ii) **Increase support and advocacy towards partners who focus on the poorest, most vulnerable, and marginalised communities** such as minorities, those with intellectual or physical disabilities, including migrants, forcibly displaced populations (refugees and IDPs).
- iii) **Play a leading role in the continent's post-COVID recovery** process by leverage its convening power to bring key partners such as financial institutions, central banks, CSOs among others to support women, girls and youth adversely affected by the crisis.
- iv) **Step-up advocacy and awareness around women's land rights**, a critical component in unlocking women's economic, social and political empowerment: The Bank will enhance its partnerships with institutions who are active in the space. **Address socio-economic issues that result from the effects of climate change, disasters, conflict, migration, internal displacement, political instability, and emergencies, and which** disproportionately affect women and girls in Africa with acute effects in the Sahel and fragile states. Given the Bank's presence in these regions, partnerships with institutions such as ICRC and other CSOs present on the ground are critical. The Bank will leverage and support partner programs through Bank instruments such as the rapid response interventions for fragile states.
- v) **Scale up collaboration by co-designing programs and initiatives** that allow for knowledge exchange and transfer of technical expertise.
- vi) **Bridge the information gap** between the Bank, RMCs, and the women on the ground- - e.g. market women, women in businesses- across the continent who most need financial and technical support. Through partners such as Lioness of Africa, UN agencies, Pan-African Partners Organisation (PAFO), AGRA amongst others, the Bank can effectively disseminate information on their initiatives (such as AFAWA), investments and training. These partnerships would allow more women owned businesses to apply and access available opportunities.

Annex 4 - Application of the GMS across the project lifecycle

Gender mainstreaming at the strategic level ensures gender equality is central to all operations and “hardwired” into operational procedures and practices. It also ensures that mainstreaming gender equality is not an “optional extra” task to be discarded and that resources for gender mainstreaming are managed strategically and realistically.

The Bank will continue to systematise gender mainstreaming in the project lifecycle by utilising the Gender Marker System (GMS) while building robust accountability mechanisms. The Bank will reaffirm its objective of ensuring that 100%⁴¹ of the Bank’s operations are marked by 2025, with most classified as either GEN I, GEN II or GEN III. GMS processes will be integrated into the updated operations manuals, with the goal making gender mainstreaming a norm.

The Bank will continue to strengthen gender mainstreaming in the project lifecycle primarily by enhancing the capacity of key staff (Task Managers, Division/sector managers) to appreciate and own gender mainstreaming in their projects. They will be encouraged to include gender experts among project teams across the project cycle (from identification to closure) and allocate the requisite resources. The Bank will provide relevant tools, guidelines and training for country teams and gender specialists to strengthen their skills in gender analysis and use of the GMS.

The readiness review of at the Identification and Preparation stages will be strengthened through the new enhanced readiness review which supports higher and more consistent quality at entry of public sector operations. Review comments on any gaps in the preparation and appraisals stages shall be more structured and transparent to task teams and particularly the gender specialists and will provide review and clearance committees with enough assurance that the quality at entry standards have been met.

The Bank will strengthen the mainstreaming of gender during implementation and at closure. The participation of the gender specialist in supervision missions, mid-term reviews and project completion reporting will be enhanced. The Gender Action Plan (GAP) shall be the primary monitoring tool and will be integrated as part of the Project Progress Reporting. The Bank will also engage the RMCs and particularly the Project Implementation Units to strengthen their capacity for gender mainstreaming, with specific attention to the Gender Action Plan (GAP) requirements.

At Project closure, the Bank will establish a stronger mechanism for assessing the implementation of the GAP and delivery on the gender results. Success criteria and responsibilities shall be defined to guide and motivate project teams to carefully carry out gender activities and monitor gender results during implementation. This will reinforce the relevance of the assessment of gender mainstreaming in the project mid-term review. It will also give teams clearer visibility on the path to achieve the success criteria at project completion and allow them to take corrective actions and the improvements during the project implementation.

The Bank will establish a data portal (visualization platform) that will provide all information on categorized projects. The portal will have a wealth of information on the categorization process as it relates to all aspects of the GMS (category, gender analysis, Gender Action Plan, etc.). The information shall also include data from the other phases of the project cycle (Implementation, Reporting) with an analysis of how the gender commitments at Preparation are followed through to completion. This will enable staff to consult previously categorized projects to learn from their approaches

⁴¹ African Development Bank, GCI commitments

Annex 5 - Monitoring and evaluation

The Bank's Results Measurement Framework currently measure progress across the High 5s and in its different operations through indicators tracked at four levels:

- Level 1 to measure development progress in Africa;
- Level 2 to measure impact from Bank supported operations;
- Level 3 to measure internal operational effectiveness;
- Level 4 to measure women professional staff and in senior management.

The Gender Strategy 2021-2025 measures performance across the first three levels while level 4 indicators on the internal institutional delivery on gender equality and women and girls' empowerment will be designed and tracked, in the Bank's People Strategy. As shown in annex 3, a set of strategic indicators disaggregated by gender and tracked across level 1 and level 2, has already been developed by the current Results Measurement Framework (RMF). While these indicators should continue to be tracked, the new Bank-wide M&E framework that is being developed, proposed a revised outline of indicators, across the first three levels, to align with the strategic pillars as well as the proposed institutional prerequisites to deliver on the Gender Strategy.

Proposed M&E Framework

Preparation

The Bank has a database and a broad knowledge of gender aspects at the national and regional level such as gender profiles (country, sector and region), the Africa Gender Index (AGI) and the Gender Data Portal which would be leveraged to understand the contextual gender environment for a given project. The proposed indicators adopt the current RMF and are aligned with the ADF-15 results framework, the Gender Strategy 2021-2025's objectives and the institutional prerequisites. The indicators are categorized across the three levels of the RMF: monitoring progress on gender equality and women and girls' empowerment in Africa (level 1), measuring the Bank's contributions to gender equality and women and girls' empowerment in Africa (level 2), and measuring internal operations effectiveness (level 3). Beyond the defined indicators in the annex, the Bank will: i) invest in generating qualitative studies to capture gendered experiences, attitudes, opinions and feelings; and ii) enhance the gender component in the project completion reports (PCR) under the GMS. These actions would help provide a more nuanced analysis of the impact of the different interventions carried out under the Gender Strategy.

Implementation

Given the requirements for sex-disaggregated data, the Bank needs to (i) strengthen its entry points at country and regional levels to facilitate gender disaggregated data collection, and (ii) establish data reporting systems to collect relevant information. The Bank will continue to use existing databases at national statistical offices for secondary data, and field or focus group surveys for primary data. The mechanisms adopted should also incorporate data quality monitoring and auditing. The action plan, which has been developed in consultation with key stakeholders within the Bank, defines roles and responsibility of each. In terms of reporting, all the indicators have been aligned with the Bank's RMF and will be recorded accordingly.

In addition, M&E stakeholders⁴² will be equipped with tools and capacities to implement M&E, such as an internal sharing tool accessible to all stakeholders to facilitate information sharing and intervention management, data entry matrices (pre-designed and shared with relevant stakeholders), user guides on disaggregated data, training, and capacity building. The Bank has already appointed gender M&E specialist to support in that aspect. In order to strengthen its internal capacity to implement its M&E framework, the Bank will explore partnership opportunities with comparator institutions to plan, coordinate, and manage a successful M&E system. The option to contract out

⁴² M&E stakeholders include project teams at the Bank and PIUs.

local private providers will also be considered. The Bank will ensure developed guidelines and standard collection tools to support the collection and analysis of sex-disaggregated data are distributed to all relevant stakeholders, including gender specialists, division and department heads, task managers as well field staff in-country and regional offices. In order to ensure the successful implementation of the M&E framework, the Bank will communicate widely on how sex-disaggregated data will be disseminated and used. Knowledge products deriving from the analysis of data such as reports, website, and graphics will also be shared.

Table 4: Results measurement framework

Result chain		Indicator	Baseline (2020)	Target (2025)	MoV	Risks/Assumptions
LEVEL 1: WHAT DEVELOPMENT PROGRESS IS AFRICA MAKING?						
IMPACT	Gender inequality in Africa is reduced across the High 5s	Africa Gender Index (AGI)	0.486	0.60	AGI report (AfDB)	
		Gender inequality index (0 Low —1 High)	0.52	0.40	UNDP HDR	
OUTCOMES	Women, girls, men and boys are equally empowered to participate in and benefit from the growth and potential of the sectors in focus	Share of population with access to electricity (% population)	52	97	ADER	
		Share of population with access to clean cooking solutions (% population)	29	97	ADER	
		Access to finance (% adult population) ♀	49 (-)	60 (-)	ADER	
		Youth unemployment rate (%) ♀	14 (15)	11 (13)	ADER	
		Unemployment rate (%) ♀	8.3 (9.7)	6.9 (8)	ADER	
		Enrolment in technical/vocational training (%) ♀	11 (9)	12 (10)	ADER	
		Enrolment in education (%) ♀	62 (60)	68 (65)	ADER	
		Access to safely managed drinking water services (% population)	72	83	ADER	
		Access to safely managed sanitation facilities (% population)	40	43	ADER	
LEVEL 2: WHAT DEVELOPMENT IMPACT ARE BANK-SUPPORTED OPERATIONS MAKING?						
OUTPUTS	Women SMEs have access to financing and technical assistance	People benefiting from investee projects (millions) ♀	1.2 (0.6)	20.9 (10.5)	ADER	
		MSMEs effect (turnover from investments) (\$ millions) ♀	356(-)	3,060 (-)	ADER	
		Owner-operators and MSMEs provided with financial services (thousands) ♀	154 (-)	570 (-)	ADER	
	Women and men acquire skills to access jobs through bank’s projects	Direct jobs created (millions) ♀	1.2 (0.6)	10.6 (5.3)	ADER	
		Indirect and induced jobs created (millions) ♀	-	8.2 (4.1)	ADER	
		People trained through Bank operations (thousands) ♀	178 (89)	9,000 (4,500)	ADER	
		People benefiting from better access to education (millions) ♀	0.27 (0.12)	3.8 (1.9)	ADER	
		People with new or improved access to water and sanitation (millions) ♀	8.2 (4)	36.2 (18)	ADER	
	Women and men have increased access to	People with new electricity connections (thousands) ♀	570 (261)	24,000 (12,000)	ADER	

	infrastructure and social services	People connected through off-grid systems (thousands) ♀	-	12,000 (6,000)	ADER	
		People provided with clean cooking access (thousands) ♀	-	32,000 (16,000)	ADER	
		People benefiting from improvements in agriculture (millions) ♀	19 (9.3)	63 (31)	ADER	
		People with improved access to transport (millions) ♀	14 (7)	100 (50)	ADER	
		Rural population using improved farming technology (millions) ♀	0.1 (0.06)	6.3 (3.1)	ADER	
	Regional member countries increase their engagement on relevant gender issues	Number of RMCs participating in Bank’s organized policy dialogues on Gender Equality	-	20	AHGC annual report	
LEVEL 3: IS THE BANK MANAGING ITS OPERATIONS EFFECITVELY?						
	Improved mainstreaming of gender in Bank operations	% of new Bank operations categorized using the Gender Marker System (%)	96	100	GMS annual report	
		% of completed operations rated ‘Satisfactory’ on Gender Mainstreaming	-	50	Review report by AHGC	
LEVEL 4: IS AFDB MANAGING ITSELF EFFICIENTLY?						
	Improved parity between female and male staff	Share of women in professional staff (%)	30	38	ADER	
		Share of management staff who are women (%)	26	38	ADER	

Annex 6 - Gender Mainstreaming along the High 5s

The Bank, through its High 5s, intends to accelerate the continent's economic and social transformation. Cognisant of the vital role that women and girls can play in achieving Africa's economic and social transformation, the Bank will play a catalytic role in accelerating efforts to address gender inequality through the High 5s. Gender mainstreaming through High 5s can drive inclusive economic transformation for women across Africa in multiple ways.

Light-Up and Power Africa

Energy for all will not be attained unless women's energy needs are better understood and addressed by both policy and action. Energy poverty, like broader economic poverty, is more pronounced in women and girls. Women's access to affordable and quality energy helps combat time poverty, improves the safety of women and girls and improves their health.⁴³⁴⁴ However, their specific needs tend to be overlooked. Governments, donors and businesses sometimes adopt a tick-box approach for the total female headcount in projects and struggle to incorporate clearly defined gender mainstreaming targets, especially in large energy infrastructure projects. This is primarily because the energy industry is dominated by male participants who set the infrastructure development agenda and often discount the need to address women-related issues. Also, energy access is made more peculiar in conflict zones. Conflict can disrupt access to energy initiatives given high security risks, unpredictable population displacement and loss of purchasing power.

Furthermore, even at higher decision-making levels, women are underrepresented. Of the World Energy Council's (WEC) 92 country members, women hold only 4% of chair positions and 18% of secretary positions.⁴⁵ Large-scale solar and wind renewable energy (RE) projects specifically require solar arrays or wind turbines that are often situated on land that women have little access to or control over.⁴⁶ The role of women as key energy managers, whether at household level or on a larger scale, is often overlooked.

Women can play a crucial role in scaling up energy access, especially in hard to reach communities. In most African contexts, women generate energy at household levels, as the primary users of biomass products. As household energy managers and through their networks, they are uniquely positioned to connect with their peers, increase awareness and deliver energy products and services.⁴⁷ Women, when involved in the value chain, help ensure that energy products reflect the priorities of women users, thereby increasing the likelihood of adoption and use.⁴⁸ When women serve as executives, employees, and entrepreneurs, evidence shows energy products have higher sales rates, and utilities have higher returns on equity and investment.⁴⁹ Integrating women in energy value chains is therefore critical to bridge the energy access gap on the continent and ensure economic growth. Furthermore, a number of quantitative and qualitative studies have shown that clean energy access is linked with better chances for girls to complete primary education and for women to earn better wages, while it also contributes to a reduction in gender-based violence.⁵⁰

Initiatives led by multilateral and bilateral institutions are addressing gendered energy constraints across the value chain.⁵¹ However, across the board, gaps remain: (i) a gap in focus to drive both business and consumer financing with a gendered lens to increase the number of women

⁴³ The Presidential Directive will elaborate on issues such as rewarding system, cooperate KPIs and related issues.

⁴⁴ USAID, Women in Energy Sector, 2018

⁴⁵ Global Economic Governance, Women and the Energy Value Chain, Gender in Energy value chains, 2018

⁴⁶ Ibid

⁴⁷ Energia, Scaling up energy access through women-led businesses, 2017

⁴⁸ HEDON, Women, Energy and Economic Empowerment, 2015

⁴⁹ USAID, Women in Energy Sector, 2018

⁵⁰ UN Chronicle, Solar Sister Sustainable Energy for All: Empowering Women, 2020

⁵¹ Please note that the list of initiatives is not exhaustive and focuses on those with a strong gender component and carried out by other multilateral/bilateral institutions

entrepreneurs and users of energy and energy products, (ii) a limited number of intervention support towards energy employers and universities to be more inclusive in recruitment and retention strategies and targeted training towards new opportunity areas, in renewable energies for example, (iii) a need to revise energy policy design and implementation to identify factors hindering gender mainstreaming and support the development of the right human capital and support infrastructure to effectively gender mainstream policy design and implementation, (iv) a lack of an incentive framework towards energy infrastructure development with a gendered lens and a better inclusion of the private sector to increase access for women, and (v) an opportunity to better leverage innovation in energy with and for women.

Therefore, based on these contextual elements, four strategic levers have been defined to guide the Bank's engagement under the Light Up and Power Africa High 5, as shown in the figure below.

Figure 2: Strategic framework guiding the Bank's gender interventions under Light Up and Power Africa High 5

Light Up and Power Africa	
Levers	Areas of intervention
Financing and access to markets	<ul style="list-style-type: none"> • Flexible public/private financing mechanism with capacity-building support and procurement linkages as well as short-term relief fund • Customer financing mechanism (Guarantee fund and PAYG models) for access to off-grid/energy products • Last mile connectivity project/programmes with gender-responsive criteria in tenders to enhance procurement linkages • Gender-responsive technical PARs, pre-feasibility and feasibility studies
Capacity building	<ul style="list-style-type: none"> • Capacity building to national utility companies and private players for gender-responsive employee recruitment and retention strategies • Consultation frameworks for public and private educational institutions and energy companies • Training in off-grid and clean cooking opportunities • Gender and energy innovation incubation and competition programmes • Access to and control over digital technology resources
Evidence-backed policy environment	<ul style="list-style-type: none"> • Gender and energy policy audits from planning, budgeting and implementation for a tailored training and support mechanism • sex disaggregated data generation and knowledge product dissemination • Continuous capacity building to policy designers and implementers, especially for a better integration of gendered energy products
Infrastructure development	<ul style="list-style-type: none"> • Gender integration in on-grid extension programmes through a result-based financing mechanism • Gender integration in off-grid extension programmes (like RE including clean cooking) through a result-based financing mechanism" (last line of the board)

Feed Africa

Women face a USD 15.6 billion financing gap in the sector⁵². This financing gap partially explains most of the gendered constraints across the value chain. Some of these constraints include the Better access to land, coupled with adequate support to building skills and accessing information, could facilitate women's entry in large-scale contract farming and better involvement in farm management decisions. A gendered approach to agricultural technology and research, as well as the establishment of adequate rural infrastructure, could lift women's time and mobility constraints through the faster accomplishments of more productive tasks and better access to market. Also, gender-responsive agricultural policies and data could support the emergence of more targeted and effective interventions to increase women's participation across the agricultural value chain.

Enhancing gender equality and women and girls' empowerment in agricultural value chains can boost agricultural production by 19% and contribute to improving food security across the

⁵² African Development Bank Group, Affirmative Finance Action for Women in Africa (AFAWA), Concept Note, G7 Technical Meeting, 2019

continent.⁵³ The Bank is already engaged in Gender Mainstreaming (GM) in agriculture. Its Affirmative Action for Women in Africa (AFAWA) programme aims to bridge the financing gap faced by women across the continent and in all sectors, including agriculture, by rolling out programmes that create a level playing field for women in obtaining finance for developing their businesses.⁵⁴ It is also ensuring that African women smallholder farmers have access to the adequate technologies to improve their productivity in nine agricultural subsectors, through its Technologies for African Agricultural Transformation (TAAT) program.⁵⁵ On land access issues, the Bank has collaborated with the Women in Parliament Global Forum (WIP) to support women parliamentarians to advocate and address issues pertaining to property rights for women.⁵⁶

The Bank and other multilateral/bilateral institutions have initiatives to address the gendered constraints identified across enablers.⁵⁷ However, intervention gaps exist. For example, in agrifinance, there already exists several interventions to improve financial institutions' capacity and confidence to lend to women through support for the design of tailored products and provision of risk-sharing mechanisms, as well as improve women's financial literacy. However, there is limited focus on (i) informal sector financing, (i) creating market linkages across the value chain through an increased private sector confidence in contracting and pre-financing women farmers and processors to meet their market demand, and (ii) providing capacity building to accelerators and incubators to ensure their service offering is adapted to women's needs. In agricultural policy and data, interventions should be more directed to (i) generating sex-disaggregated data and knowledge products around intervention gaps, (ii) providing capacity building to policy designers and implementers, especially in new areas such as gender and climate change and gender and continental trade integration. In infrastructure and technology, interventions should incentivise GM infrastructure development and technology design and adoption.

Current global challenges are also highlighting the need to better streamline interventions. COVID-19 is exacerbating the lack of access to markets, finance, inputs and other productive resources with disruptions in global value chains, reduction in purchasing power and restriction in mobility. It has, however, highlighted the need to strengthen local value chains, especially processing capacity as demand seems to have been shifted from raw and perishable agricultural products towards staple and ready-to-eat foods that can be stored.⁵⁸ In addition, the crisis has enhanced the need to harness technology for access to information and markets. In terms of climate change, the pressing need is around the development of gender-sensitive early warning systems and enhanced training on mitigation strategies.

Based on the challenges and opportunities, four strategic levers have been defined to guide the Bank's engagement under the Feed Africa High 5, as presented in the figure below.

⁵³ UN Women 2019, the gender gap in agricultural productivity in Sub-Saharan Africa: causes, costs and solutions

⁵⁴ African Development Bank Group, Multinational: AFAWA risk-sharing mechanisms, 2020

⁵⁵ The subsectors are beans, rice, maize, small ruminants, aquaculture, sorghum/millet, cassava, wheat, orange-fleshed sweet potatoes. The African Development Bank Group, Technologies for African Agricultural Transformation website, 2020

⁵⁶ The African Development Bank Group, Female Parliamentarians from across Africa meet in Nairobi to discuss new policies on property rights, 2016

⁵⁷ Please note that the list of initiatives is not exhaustive and focuses on those with a strong gender component and carried out by other multilateral/bilateral institutions

⁵⁸ OECD, COVID-19 and the food and agriculture sector: Issues and policy responses, 2020

Figure 3: Strategic framework guiding the Bank's gender interventions under Feed Africa High 5

Feed Africa	
Levers	Areas of intervention
Financing and access to markets	<ul style="list-style-type: none"> • Informal sector financing • Women and market linkages through enhanced private sector engagement • Support to accelerators/incubators to provide tailored services to women
Capacity building	<ul style="list-style-type: none"> • Access to skills to high paying agricultural jobs • Advocacy towards awareness of land rights • Access to technology for skills building and information sharing (incl. climate change-related information, market information) • Capacity building for gender mainstreaming in agricultural research and innovation • Capacity building in agroecology, climate-smart agriculture and agroforestry (nexus of gender and climate change, both adaptation and mitigation)
Evidence-backed policy environment	<ul style="list-style-type: none"> • Networking and easy access to best practices for gender policy experts • Continuous capacity building for policy designers and implementers • Gender-disaggregated data generation and knowledge product development and dissemination
Infrastructure development	<ul style="list-style-type: none"> • Gender integration in rural infrastructure development

Industrialise Africa

The African continent is less industrialized today than it was four decades ago, given that the GDP contribution of Africa's manufacturing sector declined from 12% in 1980 to 11% in 2013, where it has remained stagnant over the past few years, according to the UN Economic Commission for Africa (ECA).⁵⁹ To operationalise the industrialisation strategy for Africa 2016–2025, the Bank prioritised ten focal industries⁶⁰ which can be grouped in three broad value chains, i.e. manufacturing, construction and infrastructure, and mining. Across all these three value chains, women are not heavily represented as employees, employers and decision-makers due to several factors around access to required specifications, access to adequate financing, gendered roles within households and the socially constructed representation of the industry sector as being a “male sector”.

Several initiatives led by multilateral and bilateral institutions address gendered constraints across the manufacturing, construction and infrastructure, and mining value chains in Africa. However, critical gaps continue to persist such as: (i) limited interventions to address women entrepreneurs in the informal sector; ii) limited training programmes that encourage lifelong learning in the education system, especially in STEM fields, as well as in the work environment; and iii) a lack of sex-disaggregated data and knowledge products to inform policy.

Therefore, based on these contextual elements, four strategic levers have been defined to guide the Bank's engagement under the Industrialise Africa High 5, as shown in the figure below.

⁵⁹ Africa Renewal, Why has Africa failed to industrialize? August–November 2016

⁶⁰ African Development Bank Group, Industrialise Africa Accelerated Delivery Plan, August 2018

Figure 4: Strategic framework guiding the Bank's gender interventions under Industrialise Africa High 5

Levers	Areas of intervention
Financing and access to markets	<ul style="list-style-type: none"> • Informal sector financing through adapted financial mechanisms • Sourcing and integration into regional and global value chains
Skills development	<ul style="list-style-type: none"> • Training, and capacity building in STEM and entrepreneurship • Tailored support of women-owned enterprises and entrepreneurship in the industry sector • Access to technology for skills building and information sharing around market opportunities • Access to technology incubators, and accelerators
Evidence-backed policy environment	<ul style="list-style-type: none"> • Partnership building to strengthen gender-responsive economic policy • Continuous capacity building for policy designers and implementers • Gender-disaggregated data generation, knowledge product development and dissemination • Inclusive and preferential public procurement policies • Establishment of a reporting system to stop gender-based harassment and corruption from custom officers
Infrastructure development	<ul style="list-style-type: none"> • Gender responsive infrastructure development

Integrate Africa

Africa is one of the fastest-growing consumer markets in the world. Africa's consumer expenditure has been growing at a compound annual rate of 3.9% since 2010.⁶¹ The implementation of the Africa Free Continental Trade Area (AfCFTA) will help to create a single continental market for goods and services and an estimated potential market of 1.7 billion people. Intra-African trade accounts for between 14% and 18% of recent merchandise trade (up from 10% in 2010), and it could be higher if informal trade data were captured.⁶² A continental vision is to increase the share of intra-African trade to 25% of the continent's total goods trade, which represents a huge economic opportunity for African countries.

Data demonstrates that trade can increase women's wage gains. Developing countries that double their manufacturing exports, for example, see women increase their share of total manufacturing wages from 24% to 30% through a combination of increased employment and higher salaries.⁶³ However, **several constraints limit women's capacity to fully benefit from regional and international trade.** Their effective participation in regional value chains is hampered by a refrained production capacity with low input, low output and low value added, mainly due to financial and enabling policy constraints. Also, out of 100 percent of women-led firms requesting trade finance who have access to formal finance (such as a bank account), only 18 percent of them receive sufficient trade finance.⁶⁴ Limited access to finance refrains women from increasing their production capacity with the required technical and sanitary standards to meet international demand. Also, the majority of small-scale traders are women who are likely to incur more trading costs in intra-regional trade compared to large scale traders.⁶⁵ Given limitations in accessing lucrative regional value chains, women are heavily represented in informal cross-border trade (70%).⁶⁶ Beyond access to finance

⁶¹ African Development Bank Group, Industrialize Africa Brochure, 2019

⁶² Ibid

⁶³ Ibid

⁶⁴ Asian Development Bank Institute, why trade finance gaps persist: does it matter for trade and development? 2017

⁶⁵ UN Women, Opportunities for women entrepreneurs in the context of the African Continental Free Trade Area, 2019

⁶⁶ Ibid

challenges, due to limited access to education and training, women are more likely to face more difficulties in complying with border management procedures given the concomitant paperwork requirements, such as sanitary and phytosanitary certificates, certificates of origin, trade permits and export certificates. They are also less likely to access information on cross-border trade requirements and existing trade facilitation provisions. Due to their level of informality and their lack of awareness of trade regulations and requirements, they are particularly vulnerable to violence, confiscation of goods and sexual harassment. 85% of female cross-border traders between the Democratic Republic of Congo and Rwanda reported having to pay a bribe to be able to trade and 37% of female traders in Liberia had experienced sexual based violence.⁶⁷ The lack of supporting infrastructure also limits their capacity to travel to trade markets and receive price gains, especially in perishable product trade (lack of adequate roads and access to energy, lack of cold chain infrastructure, lack of storage facilities and sanitation facilities in markets, etc.). While rising digital technology creates opportunities for women to bypass traditional trade barriers by allowing them to gain market information in a time and cost-effective way, women's access to it remains limited.

Multilateral and bilateral institutions are working to address constraints faced by women in integrating regional and global value chains and help them to fully benefit from gains from international trade. However, intervention gaps exist. Trade financing programs need to be designed with a more gendered lens, along realising the need to support women to access international markets and produce in line with technical and sanitary requirements. Interventions need to also be directed to the 70% of informal cross-border traders who are women by facilitating their organisation into cooperatives and supporting them to achieve some level of formalisation to benefit from financing. There is also a need to scale interventions providing women with the needed training and support to meet market demand from international players. Increasing investments in supporting infrastructure, with a special focus on improving women's access to them and establishing the needed infrastructure for value chains where women are mostly represented (cold chain for perishable products and storage for cereals for example), is also essential to enhance competitiveness. Innovation could also be better leveraged to remove trade barriers faced by women and increase their capacity to capture global niche markets. In terms of policy, a collective effort needs to be incentivised to generate gender disaggregated cross-border trade data as well as knowledge product to inform effective gender mainstreamed policy design and implementation. Policy design should also be focused on ensuring the safety and security of women involved in cross-border trade and reducing complex trade barriers that are mostly affecting women.

To ensure the inclusivity of the strategy, four strategic levers were identified to guide the Bank's engagement under the Integrate Africa High 5, as presented in the figure below.

⁶⁷ World Bank, Risky Business: Poor Women Cross-Border Traders in the Great Lakes Region of Africa, 2011

Figure 5: Strategic framework guiding the Bank's gender interventions under the Integrate Africa High 5

Integrate Africa	
Levers	Areas of intervention
Financing and access to markets	<ul style="list-style-type: none"> • Informal sector financing, with support for cooperatives formation and formalisation • Innovative trade financing mechanisms (warehouse and factory financing) attached to capacity building programmes for financial institutions and women • Regional market linkages between women exporters and importers and buyers
Skills development	<ul style="list-style-type: none"> • Capacity building for women to meet trade requirements • Extended access to international digital trading platforms and mobile payment platforms • Incubation and accelerator programmes to develop innovative products to facilitate trade and capture niche market demand
Evidence-backed policy environment	<ul style="list-style-type: none"> • Gender-disaggregated data generation on cross-border trade flows • Knowledge product development and dissemination to support evidence-based policymaking, especially in line with AfCTA • Support towards policy design and implementation to remove any legal barriers to trade for women (ex. gendered tariffs, access to finance)
Infrastructure development	<ul style="list-style-type: none"> • Establishment of storage, market and cold chain infrastructure with facilitated access for women traders • Extended IT infrastructure to bridge internet access gap and take advantage of digital trade • Gender integration in rural infrastructure through result-based financing mechanism

Improve the Quality of Life for the people of Africa

Skill acquisition is an important lever to secure jobs, enrolment in primary, secondary and tertiary education stands at just 62%, and the rate is slightly lower for girls (60%). Enrolment in technical and vocational training (TVET) is also still low at 11%. When considering girls only this rate drops even lower, at 9%.⁶⁸ Furthermore, most employed Africans are trapped in low-productivity work in the informal sector, and this is more severe for women. Out of 100 women employed on the continent, more than 80 are engaged in activities in the informal sector with inadequate access to financial, technical and social protection support to sustainably grow their activities.⁶⁹ Access to safely managed water and sanitation services for most Africans is very low, with disproportionate effects on women and girl child who bear the brunt. Specifically, women's access rates for women for clean water and sanitation is 71% and 40% respectively.⁷⁰

While the Bank, as well as multilateral and bilateral development institutions, understand that ensuring access to public services such as education, health, water and sanitation require a focus on ensuring equity of access as a human right, the data presented above demonstrate there are still gaps to be filled. Reinforcing access to public services is a major focus for all development institutions. Innovative approaches are being designed to create better market linkages, provide adequate infrastructure and ensure innovation and technology is leveraged to close the gap in access across the board. In education, the focus is more and more on ensuring provision keeps pace with changing skills requirements and reinforcing alignment between demand and supply of skills. For example, the Bank recently established the Jobs for Youth Innovation Lab, to promote skills and market-driven learning and create linkages among organisations who are supporting the creation of high-potential businesses. The Bank is also working to set up the Africa Education Fund to promote effective education across the continent and close the financing gap. Similarly, institutions

⁶⁸ World Bank, Risky Business: Poor Women Cross-Border Traders in the Great Lakes Region of Africa, 2011

⁶⁹ ILO, Women and men in the informal economy: a statistical brief, 2019

⁷⁰ African Development Bank Group, Annual Development Effectiveness Review, 2019

such as the Bill and Melinda Gates are heavily investing in research and innovation to ensure the provision of health and sanitation services is cost-effective and accessible to both men and women.

These interventions need to be scaled, with an added focus on critical gaps. There is a limited access to financial services in the informal sector, where women are heavily represented. There is also a need to scale market-driven learning and skill interventions providing women with the required competitive skills to enter the formal labour market, including for school dropouts and women with disabilities. In addition to the general need for increased WASH infrastructure investments, there is a need for enhanced access to basic services and infrastructure programs designed and implemented with a gendered lens.

Innovation should continue to be leveraged to address information gaps and design products geared towards lifting women's burden of unpaid work. Furthermore, technology can be better leveraged to address gender-based violence through enhanced access to information and support services, especially in conflict zones. All this relies on the capacity of policy stakeholders to consider women's constraints and on the steady collection of more comprehensive and recent sex-disaggregated data across sectors.

Therefore, four strategic levers that have been defined to guide the Bank's engagement under the Improve the Quality of Life for the People of Africa High 5, as presented in the figure below.

Figure 6: Strategic framework guiding the Bank's gender interventions under the Improve the Quality of Life for the People in Africa High 5

Improve the Quality of Life for the People of Africa	
Levers	Areas of intervention
Financing	<ul style="list-style-type: none"> • Informal sector financing through adapted financial mechanisms
Skills development	<ul style="list-style-type: none"> • Labour market driven formation and skills needed in sectors driving economic transformation (STEM, digital) • Access to skills and formal economy for school-dropouts and women with disabilities • Access to information and support towards mental health and mindset shift for increased empowerment through digital platforms, particularly in rural areas
Evidence-backed policy environment	<ul style="list-style-type: none"> • Gender-disaggregated data-backed evidence generation and dissemination across stakeholders • Continuous gender-responsive capacity building for policies designers and implementers, especially on sexual and gender-based violence awareness and good practices, both in peaceful and conflicted areas
Infrastructure development	<ul style="list-style-type: none"> • Gendered basic infrastructure development through collaboration of public and private sector to enhance access to basic social services

GLOSSARY

EMPOWERMENT: achieving control over one's life through expanded choices. Empowerment encompasses self-sufficiency and self-confidence and is inherently linked to knowledge and voice. Empowerment is a function of individual initiative, which is facilitated by institutional change.

GENDER ANALYSIS: the systematic assessment of policy and practice on women and men respectively and on the social and economic relationships between the two. The application of a gender perspective to the development issue which is being addressed requires: an analysis of the gender division of labour, the identification of the needs and priorities of women and men, the identification of existing opportunities and constraints to the achievement of development objectives, and the choice of an intervention strategy to address these.

GENDER/SEX DISAGGREGATED DATA: the collection of information and the analysis of results on the basis of gender, e.g., data on the status and socio-economic roles of different groups of men and women or data based on the biological attributes of women and men.

GENDER DISCRIMINATION: providing differential treatment to individuals on the grounds of their gender. This involves systemic and structural discrimination against women in the distribution of income, access to resources, and participation in decision making. Two types of gender discrimination may be cited: systemic discrimination, which is the entrenchment of social, cultural, and physical norms in the processes and practices of an organisation. It exists when an institution engages in practices that have a negative or differential impact on one gender. Structural discrimination exists where the societal system of gender discrimination is practised by public or social institutions. It becomes more entrenched if it is maintained by administrative rules and laws, rather than by only custom and tradition.

GENDER EQUALITY: requires equal enjoyment by women and men of socially valued goods, opportunities, resources, and rewards. Achieving gender equality requires changes in the institutional practices and social relations through which disparities are reinforced and sustained.

GENDER MAINSTREAMING: a process of identifying, taking full account of and integrating the needs and interests of women and men into all policies, strategies, programs, and administrative and financial activities. It involves the recognition of and examining of the co-operative and conflictual relations which exists between women and men. It utilises gender analysis as a tool to enhance and enable development practitioners to identify the opportunities and constraints that each gender faces and to determine whether the policies and programs that they implement provide the same opportunities for women and men. Gender mainstreaming also seeks to involve women, to the greatest possible extent, in the development decision-making process.

GENDER PARITY: Gender parity concerns relative equality in terms of numbers and proportions of women and men, girls and boys, and is often calculated as the ratio of female-to-male values for a given indicator such as income, education, etc. For example, if there are equal numbers of girls and boys who completed primary education in a specific country, the gender parity ratio for that indicator is one. The greater the difference between girls and boys, the lower the gender parity value. Gender parity is a useful tool for assessing gender inequality in specific areas, in setting goals, and in assessing change and progress under specific indicators of gender equality.

GENDER ROLES: a social system of role classification, as opposed to a biological one. Example: if child rearing is classified as a female role, it is a female gender role, not a female role due to differences in sex. Child rearing can be done equally well by men or women. Gender roles are contrasted with roles due to differences in sex, which cannot be interchanged between the sexes.