
Gender Toolkit: Matrix 1

Issues Relevant to Performance Requirements

Introduction

Gender equality is recognised as an important component of the development and transition processes, particularly with respect to leveraging the untapped potential of women in emerging markets. In January 2010, the Board of the EBRD adopted a Gender Action Plan (GAP) with the objective of mainstreaming gender issues within the Bank and increasing the positive impact of the Bank on opportunities for women and gender equality. One of the initiatives of the GAP is to prepare specific guidance and tools so that gender is mainstreamed into the Bank's investment and technical cooperation activities. This matrix represents one component of the gender toolkit being developed for use by the Bank's Environment and Sustainability Department (ESD), clients and their consultants. This matrix identifies the gender issues in relation to each of the Bank's 10 Performance Requirements (PRs).

A second matrix has also been developed which identifies and explores gender issues relevant to the various sectors across which the Bank's projects are distributed.

This is a living document and, as such, can easily be updated.

Glossary

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| CIS | Commonwealth of Independent States |
| CSO | Civil Society Organisation |
| FI | Financial Intermediary |
| HR | Human Resources |
| NGO | Non-governmental Organisation |
| SME | Small and Medium Enterprise |
| PR | Performance Requirement(s) |
| UNPFII | United Nations Permanent Forum on Indigenous Issues |

Note on Principles

Under PR 1 – Environmental and Social Appraisal and Management – four key principles emerge which are vital to incorporating a gender focus in the planning and implementation of every project and investment with a potential gender dimension. They are:

- gender awareness – beginning with the suspension of the assumption of gender neutrality
- consultation
- participation
- empowerment.

While many of the issues mentioned in this document relate to women, gender issues should always consider **any** potentially disproportionate impact(s) on either men or women. Women are not a homogenous group and differences in socio-economic status, religion, ethnicity, (dis)ability, civil status, and so on, should be taken into account when determining women's needs and potential.



PR 1 – Environmental and Social Appraisal and Management

Generic Gender Issues

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| Gender Issues | Gender awareness, consultation and participation are regarded as the basic three starting points for taking gender into account and are relevant across all PRs, and more broadly in every project, enterprise and policy initiative. It has often been observed that when a client is gender aware it also indicates that the project is on the right track towards developing an appropriate gender-sensitive response. |
| Actions to Ensure Compliance | <p>Being aware of gender – the assumption of gender neutrality, in other words, assuming that gender is not relevant, is often presumed, with little or no exploration or study. <i>Posing the question of how gender can be relevant and demonstrating a minimum effort to explore the issue can serve to demonstrate significant goodwill in this regard.</i></p> <p>Assume, generally, that where there might be any impact, this impact will have a gender dimension, since men and women are likely to be affected differently and/or to different extents. This applies to direct impacts as well as indirect impacts (e.g. “knock-on effects” through the processing/supply chain).</p> <p>Acquire knowledge about the socio-economic situation of communities likely to be impacted by the project, and collect sex-disaggregated data. This will help determine gender relevance and gender impact. Such data might include where relevant:</p> <ul style="list-style-type: none"> ■ disaggregated data on the population by gender and age ■ employment and unemployment data by age, gender and job classification ■ training facilities and patterns of use by gender and age ■ status of SME sector by gender and in particular availability of local contractors and service providers ■ status of health services, including gaps and challenges, with a gender perspective where available ■ information on issues of particular current social concern, for example, large, recent job losses, new investments, cutbacks in public funding resulting in reduced health facilities, and so on, and where possible, information relating to actual or expected impact by gender. This sort of information would be useful to collect for all the PRs. <p>Identify in the initial stages data that can be relevant for developing indicators that will be employed by the EBRD and/or the client for monitoring purposes and gather such data during due diligence.</p> |
| Actions that Promote Best Practice | <p>The likely impact of the project on women can be assessed more efficiently by engaging with women’s organisations that are representative of local women and/or gender specialists. This applies to determining gender relevance in the first instance and then to developing a response once gender relevance has been determined.</p> <p>Introduce measures that empower women, actively promote gender equality, or enhance the role and status of women, which will contribute to the overall success of the project, as well as enhance its gender equality dimension.</p> <p>If relevant, assess the training needs and associated costs of the local labour force – both male and female – to determine the viability of hiring locally.</p> <p>Increase the potential associated project benefits, as well as ensure that benefits are equitably shared by men and women, and consider, when appropriate, potential opportunities for promoting gender equality throughout the project supply chain, such as purchasing supplies from local, women-led businesses (for example, buying food for the canteen from small-scale local farmers).</p> <p>Promote, where relevant, a gender-equitable approach to sub-contractors, to ensure both male and female-headed companies share as equally as possible access to the opportunities of the project. They should have an equal opportunity to bid for and win contracts for providing goods and services to the project, and/or purchasing goods and services.</p> |

PR 2 – Labour and Working Conditions

| | Generic Gender Issues |
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| Gender Issues | Gender discrimination in the labour market is the strongest indicator of persistent gender inequality worldwide, despite years of anti-discrimination legislation. |
| | Wage inequality is the dominant indicator, with an average gender wage gap of 27 per cent in the nine Bank EU Member States and approximately 35 per cent in some CIS countries . |
| | Sectoral segregation , where one sex dominates in a job category to the exclusion of the other, is widespread and is difficult to address. Certain sectors, such as retail, display this more than others. |
| | Indirect discrimination , as well as direct discrimination, must be taken into account. Indirect discrimination can occur when systems or procedures initially thought to be gender-neutral, (that is, applicable to everyone equally), unintentionally disadvantage one gender more than the other. For example, the requirement to work full-time might restrict women more than men; a specific height requirement that has no effect on the ability to perform the job might restrict women more than men; lay-offs targeting full-time workers, of which the majority may be men, could indirectly discriminate against men. |
| | Unequal access to employment , job-training and promotion opportunities, as well as discrimination in the context of retrenchment, remain widespread within the Bank's region. |
| | Discrimination in relation to pregnancy is prevalent in some CIS countries, including, in some instances, in relation to the granting of statutory maternity leave and associated benefits, where applicable. In addition, women who return from maternity leave often find their job advancement opportunities are reduced. |
| | Harassment and sexual harassment, while experienced by both sexes, is more prevalent in the case of women. |
| Actions to Ensure Compliance | Workplace health and safety protection measures need to be gender appropriate. This can be an issue particularly if one gender is significantly under-represented in the workplace. |
| | Collect data on the number of female and male employees, disaggregated by function/status and staff , as part of due diligence and during significant employment or redundancy programmes. |
| | Promote awareness of national legislation on gender equality by the client and promote employee awareness regarding their rights. |
| | Develop procedures/frameworks for good governance in management practices – whether from an ethical and human rights perspective or from a good business perspective, gender equality is now considered to be an essential component. This calls for robust human resource policies, covering all dimensions of gender equality. HR policies that proactively promote gender equality can also have a demonstration effect both on local authorities as well as on other employers. |
| | Develop a policy to promote non-discrimination and equal treatment and to prevent harassment in the workplace. The policy should be clearly communicated and accessible to management, supervisors and workers. It is crucial to ensure that managers and supervisors are trained in the application of the policy. |
| | Mention gender/women explicitly within the HR policy, rather than merely relying on the generic phrasing of 'equal opportunity'. |
| | State explicitly a commitment in the HR policy that women and men are to be paid equal wages for work of the same value , that is, remuneration should be based on the employee's skills, experience, responsibilities and other objective, non gender-related, factors. Note: whilst equal pay for equal work is typically a legal requirement, gender pay gaps are a reality, and pay equality is complex to assess (even in the original EU Member States). Hence gender pay equality audits would not normally be required when checking PR 2 compliance, but could be commissioned by clients interested in promoting best practice (see best practice below). |
| | Include in HR policies a zero tolerance approach to any form of verbal, physical or sexual harassment towards men or women. (This can also contribute to a decrease in violence against women in the community.) |
| | Ensure that workers are not asked about, or required to undergo, health or pregnancy testing, except where there is a genuine health and safety need. In some of EBRD's region, such as the Balkans, women have stated that they have been asked to sign a contract that they will not become pregnant as a condition of employment. |
| | Accommodate the health and safety needs of both women and men, in particular provisions for pregnant and lactating women. |

PR 2 – Labour and Working Conditions

| Generic Gender Issues | |
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| Actions to Ensure Compliance (cont.) | Provide appropriate support for both women and men to access the company's grievance mechanism and ensure that individuals are adequately protected against potential victimisation. |
| | Apply a proportionate, gender equitable approach to the retrenchment process . Retrenchment is likely to be an issue where modernisation/restructuring is part of the project. |
| | Provide employees with access to a same sex nurse or doctor, especially in countries where this presents a culturally sensitive issue, should physical medical examinations be required, or if significant reproductive health issues are associated with potential impacts of a project. |
| | Consider gender issues while ensuring the adequacy of living accommodation, hygiene facilities, and personal safety for staff. |
| | Provide female employees with the option of speaking to a female union representative or management representative when raising gender-sensitive grievances (for example, sexual harassment, workplace conditions/practices, and so on) Similarly, male employees should have the option of speaking to a male union or management representative if the grievance they wish to raise is gender-sensitive. |
| | <i>See also The Labour Toolkit Guidance Note on Non-Discrimination</i> |
| Actions that Promote Best Practice | Collect sex-disaggregated data on grade levels, whether an employee is part-time or full-time, type of contract (permanent, temporary, seasonal), benefits enjoyed, distribution of overtime, and opportunities for training and/or career development. |
| | Provide workers with flexible working hours , maternity leave, in-house crèche facilities, or other means to mitigate the impacts of the gender pay gap and thus promote equality of opportunity . Employers can put such measures into place irrespective of the company undertaking a gender pay equality audit, although some companies may choose to commission such an audit. |

PR 3 – Pollution Prevention and Abatement

| Generic Gender Issues | |
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| Gender Issues | Women may perceive and prioritise pollution issues differently to men , due to both their roles as primary carers for other family members and because they are primarily responsible for sourcing safe food for their families. For example, women may be particularly concerned about pollution issues that impact upon food availability, health and child development. |
| Actions to Ensure Compliance | Ensure that emergency preparedness and response plans take into account potential impact(s) on both women and men, keeping in mind that women often assume the role of primary carers and that they may access information differently from men (see PR 10 below). |
| | Ensure that if projects involve the use of pesticides or other hazardous substances, their potentially harmful effects on both women and men are taken into account, particularly in regards to women's reproductive health. |
| Actions that Promote Best Practice | Engage the expertise and experience of women , both in terms of their knowledge of pollution and their roles as family carers in the preparation of emergency preparedness and response plans, as well as in developing plans for pollution monitoring and disclosure of information about pollution incidents and impacts. |

PR 4 – Community Health, Safety and Security

Generic Gender Issues

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| <p>Gender Issues</p> | <p>Where there is a likely public health and safety risk, knowledge of the specific, localised situation, through active engagement with the people, is especially vital in respect of the issues under this PR in order to gain gender-specific, and therefore, comprehensive baseline data.</p> <p>Women are the primary guardians of health and carers and therefore, are more likely to be more aware of health, safety and security issues affecting the community.</p> <p>Women's role in relation to health is heightened during periods of particular threat to public health.</p> <p>In case of projects located in conflict or post-conflict areas, women's risk of rape is increased, and the incidence of physical and sexual abuse of women can increase.</p> <p>In some communities women are restricted by cultural norms and practices from freely accessing conventional healthcare provision.</p> <p>In many post-Soviet countries, such as Kazakhstan, Russia and Ukraine, the life expectancy of men has declined considerably as compared to that of women during this period of transition. Account should be taken of the factors that contribute to men's shorter life expectancy and measures taken, as far as is possible, to address the situation.</p> <p>Access to healthcare has decreased during the transition period for many in the region, with different impacts on men and women. Projects may exacerbate such problems if the project results in an increase in the population relying on local healthcare services or if project-related injuries and/or illnesses place an extra burden on local healthcare service provision. This can be mitigated if the client supports the local services through the supply of additional resources.</p> |
| <p>Actions to Ensure Compliance</p> | <p>Ensure that where security personnel are employed on a large scale, measures are taken to prevent any threat of harassment or violence against any member of the community, paying particular attention to the vulnerability of women.</p> <p>Include special provisions in the project grievance mechanism, particularly in cases of increased risk of harassment, rape or assault (for example, where a worker camp is near a community), to ensure that women subject to physical or sexual abuse, or rape, can file confidential complaints (see also PR 10).</p> <p>Involve both women and men in efforts to prevent the spread of STDs and HIV/AIDS, especially when a temporary and/or mobile workforce is involved.</p> <p>Ensure that women are adequately represented in any public safety training programmes.</p> |
| <p>Actions that Promote Best Practice</p> | <p>Involve both women and men's groups (especially those working on violence-related issues) that could be key to effective management of health, safety, and security risks.</p> <p>Adopt a gender-sensitive approach to major accident prevention and preparedness strategies, particularly given women's frequently adopted role of carers and guardians of health and their role as the primary users of public services.</p> |

PR 5 – Land Acquisition, Involuntary Resettlement and Economic Displacement

Generic Gender Issues

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| <p>Gender Issues</p> | <p>Customary and, sometimes, statutory laws restrict women's right to own land (title deeds), to inherit land and, in some cases, to manage land. This can lead to poverty and the associated impacts of poverty. This may also make women ineligible for compensation under national law.</p> <p>Traditionally women's role and status on the family farm has not been taken into account. This has resulted in the exclusion of women in the decision-making processes regarding the use and/or disposal of land.</p> <p>Within the context of land privatisation processes, women may face severe challenges in accessing information and ultimately in acquiring land titles.</p> <p>Existing research indicates a negative psychological impact on men due to the loss of land through land acquisitions schemes.</p> <p>In some communities, women are engaged in the harvesting of naturally occurring crops and the grazing of animals on land for which they do not possess an official title, but on which they have grown to rely, often as their only source of household income.</p> <p>Some women may not possess bank accounts and/or the household bank account may be in the name of the husband, so women may not have access to any financial compensation unless specific measures are taken.</p> |
| <p>Actions to Ensure Compliance</p> | <p>In cases of land acquisition leading to resettlement, include the following elements in the census:</p> <ul style="list-style-type: none"> ■ disaggregation of population by gender and age ■ data on services and facilities currently available, including transport, schools, pre-school, health, emergency, community and leisure, etc., and their respective use by men and women ■ respective employment patterns and division of labour between men and women ■ ownership of assets by gender ■ respective community and political roles/functions by gender where appropriate ■ respective access to resources and services (credit, transport, training, health and education) ■ prevalence and reliance on social networks for both women and men. <p>Consider both women and men's roles in the informal labour market when assessing appropriate compensation for economic displacement.</p> <p>Maintain easily accessible and workable holdings in relation to the preservation of subsistence farming, which is mostly carried out by women.</p> |
| <p>Actions that Promote Best Practice</p> | <p>Ensure that women have adequate opportunities and appropriate locations to articulate their concerns and priorities during the initial stages of the design and due diligence phases.</p> <p>Ensure that men and women have equal access to any benefit-sharing in terms of skills training and employment opportunities so that women are enabled/given opportunities to sustainably improve their economic status on an equal status with men.</p> |

PR 6 – Biodiversity Conservation and Sustainable Management of Living Resources

| Generic Gender Issues | |
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| Gender Issues | <p>Research demonstrates that for cases in which women's knowledge and expertise have been included in sustainability efforts, success rates have been higher.</p> <p>Women's dependence, in rural communities, on natural resources for both food and fuel is negatively affected if there is interference with natural resources.</p> |
| Actions to Ensure Compliance | Consider the input and impact of plans to conserve biodiversity on both women and men. |
| Actions that Promote Best Practice | Include women's expertise, as well as that of men, in resource management and their specialised agricultural knowledge based on the relevance to the specific project in a particular country. This may need to be considered in relation to physical/economic displacement (PR 5). |

PR 7 – Indigenous Peoples

| Generic Gender Issues | |
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| Gender Issues | <p>Indigenous women are recognised as one of the most marginalised groups (UNPFII).</p> <p>Indigenous people and indigenous women in particular have gained a perceived position as guardians of the environment.</p> <p>Indigenous women, in some communities, are especially reliant on resources from the natural environment in providing for their families.</p> <p>Indigenous women have attained a recognised role in articulating the viewpoint of indigenous people on global issues such as climate change and other environmental issues, and collective land rights.</p> |
| Actions to Ensure Compliance | Adopt appropriate methods of engagement for cases in which indigenous people are likely to be impacted by a project and ensure that both men and women are afforded equal access to the engagement process and benefit sharing opportunities. |
| Actions that Promote Best Practice | Enable both men and women to participate equally in the design and implementation of both mitigation and benefit sharing activities, and provide any necessary capacity-building to achieve equal participation. |

PR 8 – Cultural Heritage

| Generic Gender Issues | |
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| Gender Issues | <p>Whilst men often assume the more prominent role on matters of cultural heritage, women play a prominent role in the actual preservation of culture.</p> <p>A focus on intangible as well as tangible cultural heritage is an important first step in recognising the role of both genders in this area.</p> <p>Women play a particular or specific role in the transmission of intangible cultural heritage, including language, codes of ethics, behavioural patterns, value systems, and religious beliefs, which are essential for familial and social cohesion.</p> <p>Women are seen as custodians of a wide range of arts, know-how and skills integral to cultural heritage, including music, handicrafts, weaving, tools-making and habitat production, culinary and medicinal knowledge.</p> |
| Actions to Ensure Compliance | Adopt appropriate methods of engagement to ensure that both men and women are afforded equal access to the engagement process and benefit sharing opportunities, especially in the commercialisation of cultural heritage. |
| Actions that Promote Best Practice | Enable women and men to participate equally during the design and implementation of both mitigation and benefit sharing activities and provide capacity-building, if necessary, to achieve this. |

PR 9 – Financial Intermediaries

| Generic Gender Issues | |
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| Gender Issues | Financial intermediary (FI) as employer: |
| | Women's employment in this sector is strong and there are good career opportunities. |
| | FI services: |
| | <ul style="list-style-type: none"> ■ Where local laws restrict women's ability to own land or fixed assets, requiring land/fixed assets as collateral may make it difficult or impossible for women to borrow. ■ Women, particularly poorer women, may lack the skills and/or confidence to be commercially active, including using the services of an FI. ■ Women are less likely to have received training on how to develop business plans, demonstrate credit-worthiness, and complete loan applications. |
| Actions to Ensure Compliance | FI as employer: |
| | <ul style="list-style-type: none"> ■ Collect gender disaggregated data at both staff and management level. The gender balance on the Board of Directors and Management Committees will be important to look at. ■ All PR 2 actions (see above). |
| Actions that Promote Best Practice | FI as employer: |
| | <ul style="list-style-type: none"> ■ Discuss with the FI any significant gender imbalances in workforce/management, and possible proactive measures to improve gender balance. |
| | FI services: |
| | <ul style="list-style-type: none"> ■ Install mechanisms that ensure that a gender equality focus is applied in the granting of loans to both female- and male-headed enterprises as well as to male-headed enterprises. ■ Ensure the participation of female staff in cases in which female staff are not represented in senior management positions, such as in loan decisions. ■ Ensure that FIs maintain statistics, regarding the percentage (number and value) of loans disbursed broken down by gender. ■ Consider gender appropriate modes of loan arrangements – for example women favour small loans, might find it difficult and expensive to acquire the documentation required by banks to verify their businesses, or are unable to provide land as collateral. ■ Consider identifying opportunities for developing financial products that target women entrepreneurs and/or the poorer/rural communities (among which women may dominate). ■ Consider providing training in the community on business development to assist women in developing the appropriate skills and know-how to carry out successful business activities. |
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PR 10 – Information Disclosure and Stakeholder Engagement

| Generic Gender Issues | |
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| Gender Issues | <p>Women and men access information through different sources; therefore different modes of communication are needed. For example, in some countries men are more likely to access information in public spaces where women do not go; women may have less access to newspapers and are more likely to gather information through social networks or through involvement with schools.</p> <p>In some countries, the literacy rates for men and women may vary significantly, especially in rural areas. Therefore, there may not be equal access to written material by men and women.</p> <p>The technical literacy rate for women in many countries may be significantly lower than that of men. Women, therefore, may be unable to review technical documentation and understand potential project impacts.</p> <p>Women and men often communicate in different ways, and this needs to be taken into account when holding meetings and discussions.</p> <p>Existing cultural norms may imply that men do not share information they have received outside the household within the household.</p> <p>Cultural and religious norms may prevent women from attending public meetings in which men will be present.</p> <p>Women may feel inhibited in expressing their views in the same forum as men.</p> <p>Women are more likely to need (child) care and transport facilities in order to attend meetings.</p> <p>Women and men have different needs around the timing of meetings.</p> |
| Actions to Ensure Compliance | <p>Involve both women and men in planning and decision-making around an information dissemination and stakeholder engagement plan. Where relevant women-based CSOs/NGOs are present, it is important to ensure their involvement.</p> <p>Consider the constraints faced by men and women in terms of timing, accessibility, etc. when designing a Stakeholder Engagement Plan. It may be best to organise separate meetings. Separate meetings for women, with female presenters and facilitators, need to be held where strict cultural and religious norms prevent women from attending joint meetings.</p> <p>Select the means of communication carefully. Such means should not be limited to written material, especially in places where literacy rates for women are very low.</p> <p>Present technical information in lay terms. Additional verbal communication may be necessary to ensure that everyone is able to understand potential impacts and can formulate meaningful comments.</p> <p>Select the location for public meetings carefully, considering the suitability of the location for women. For example, café houses are the main gathering places for men in small towns in Turkey but culturally, women would not be accepted in those café houses.</p> <p>Ensure that the project grievance mechanism is gender-sensitive. It is standard good practice to provide a separate female contact point for complaints from women.</p> |
| Actions that Promote Best Practice | <p>Demonstrate a commitment to using the information gained by engaging with stakeholders – especially where men and women have expressed different views – in the re-design and adaptation of strategies and actions that will promote transparency and good community relations.</p> |