Infrastructure Development Bank of Zimbabwe

GENDER MAINSTREAMING TOOLKIT

June 2021

ACKNOWLEDGEMENTS

This document is intended to strengthen institutional and individual capacity to mainstream gender and will serve as a resource for achieving organizational gender equality.

Key Terms

Gender	Refers to the social attributes and opportunities associated with being male and female and the relationships between women and men and girls and boys, as well as the relations between women and those between men. These attributes, opportunities and relationships are socially constructed and are learned through socialization processes
Gender Awareness	Recognition that women and men perform different roles in society and therefore have different needs which must be recognized
Gender Discrimination	A difference in treatment of people based entirely on their being male or female. This difference contributes to structural inequality in society
Gender equality	Refers to the equal rights, responsibilities and opportunities of women and men and girls and boys in all sectors- political, social, legal and economic
Gender Equity	Recognizing that different approaches may be needed to produce equitable outcomes by taking account of and addressing the differences between and amongst the lives of women and men, boys and girls and the diversity of different groups of women/girls and men/boys
Gender Mainstreaming	The process of assessing the implications for women and men of any planned action, including legislation, policies or programmes, in any area and at all levels. It is a strategy for making the concerns and experiences of women as well as of men an integral part of the design, implementation, monitoring and evaluation of policies and programmes in all political, economic and societal spheres, so that women and men benefit equally, and inequality is not perpetuated. The ultimate goal of mainstreaming is to achieve gender equality
Gender Analysis	It is the process of analysing information in order to ensure development benefits and resources are effectively and equitably targeted to both women and men, and to successfully anticipate and avoid any negative impacts development interventions may have on women or on gender relations.
Sex	This refers to the biological and physiological characteristics that categorize someone as either female or male.
Practical Gender Needs	Practical Gender Needs are those needs that have been identified by women within their socially defined roles as a response to an immediate perceived necessity (e.g., inadequacies in living conditions such as water provision, healthcare, and employment). They do not challenge gender divisions of labor and women's subordinate position in society.
Strategic Gender Needs	Strategic Gender Needs vary by context and are identified by women as a result of their subordinate social status. They tend to challenge gender divisions of labor, power and control, as well as traditionally defined norms and roles (e.g., legal rights, domestic violence, equal wages, and women's control over their bodies).[1]
Women Empowerment	A process through which women and girls acquire knowledge, skills and willingness to critically analyze their situation and take appropriate action to change the status quo of women and other marginalized groups in society.

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[1] Caroline Moser (1993)

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EXECUTIVE SUMMARY

The Infrastructure Development Bank of Zimbabwe Bank is committed to establishing an environment that allows for gender equity and equality in order to promote inclusive socio-economic development in all its operations, advancing women and girls' rights through infusion of gender analysis, gender sensitivity, women perspectives and gender equality goals into mainstream policies, projects and activities. To this end, the Bank developed the Gender Mainstreaming Toolkit to provide a framework for gender mainstreaming in the Bank`s systems, processes, structures and operations. In summary the toolkit provides Bank staff with guidelines and checklists of basic things to do and to look out for when mainstreaming gender within their workstations.

The toolkit is divided into six sections. Section one gives a background to the development of the toolkit in terms of its basis, the processes followed and the intended target group. Section two focuses on the Bank`s gender commitments which has seen gender being incorporated in the Strategic Plan as a cross cutting issue. The Bank`s commitments are further espoused in the institutional policy frameworks including the Gender Policy, Human Resources Policy and the Sexual Harassment Policy. Section three introduces the key gender concepts that are applied in gender mainstreaming. The section explains the differences between gender and sex as these two are usually confused to mean the same when in fact they are different. The section also discusses in detail what gender mainstreaming entails, the entry points and the steps to be taken using the gender analysis tool, both at institutional and project levels. The section further elaborates on what gender analysis entails, its importance in gender mainstreaming, the different gender analytical tools that can be used as well as the key questions for consideration by staff at the different levels.

Section four focuses on the institutional gender policy starting with the definition, its importance as well as a description of the gender policy components. the section helps staff appreciate the importance of an institutional gender policy as a framework that reflects the institution`s commitment to advancing gender equality. Section five focuses on gender budgets, highlighting the difference between a generic budget from a gender budget. The section also explains the importance of gender budgeting with emphasis on the importance of gender responsive budgets. The intention of gender budgeting is not to look at whether the same amounts are spent on women and men, rather at what the impact of spending is on men and women. Section six provides the gender mainstreaming checklist for the Bank`s departments/divisions/units. The objective of the checklist is to provide a practical tool for Bank staff to enhance mainstreaming of gender issues into the Bank's operations to promote gender equality and equity. The section describes the core functions of each department/division/unit the key questions to gauge the extent to which gender has been/is being mainstreamed.

1. INTRODUCTION TO THE TOOLKIT

1.1 The Toolkit

This toolkit is a step towards strengthening the institutional and individual capacity to undertake gender mainstreaming in the Infrastructure Development Bank of Zimbabwe ("IDBZ/the Bank") and its projects. It is in cognizance of the Bank's commitment to implement gender responsive management practices, and the urgent need for capacity to realize this commitment. This toolkit is a practical guideline on how to mainstream gender into institutional and project development as well as into the various sections of the Bank. It can also be used for conducting gender analysis. It contains the core questions that need to be considered in determining the implications of the sector activities for women and men, girls and boys in their diversities.

1.2 Why this Tool Kit?

The purpose of the toolkit is to provide IDBZ staff with:

o   An understanding of gender.
o   Practical guidelines on how to mainstream gender in the Bank, at departmental, project and institutional level.
o   Checklist of issues to be taken into consideration when integrating gender in the various departments/divisions/units, in each phase of the project including when undertaking a gender analysis.

1.3 Who is the Toolkit For?

The target audience for this toolkit include:

✓   All IDBZ Board of Directors, Executive Management, and Staff at all levels: Gender Specialists supporting gender mainstreaming in the Bank; and

✓   Gender Focal Persons supporting gender mainstreaming in the Bank.

The toolkit has been simplified to ensure easy use by staff at all levels including Board, Management, Professional, and Corporate support staff.

1.4 The Toolkit Development Process:

The toolkit development process has benefited from the past activities that the Bank has conducted, including the gender audit and gender mainstreaming training of the Bank's staff. The development of the toolkit has also drawn much from existing information and documents by other like-minded institutions. This document will also be subjected to discussions and reviews by Gender Specialists within the Bank.

2. IDBZ'S GENDER COMMITMENTS

Drawing from the country's commitments towards promoting gender equality, IDBZ has also committed in various ways to promoting gender equality in all its operations through the IDBZ Gender Policy which conforms to the following international, regional and national instruments among others:

- Convention on the Elimination of all Forms of Discrimination against Women (CEDAW)
- Beijing Platform for Action
- Sustainable Development Goals (SDG 5)
- Africa's Agenda 2063
- SADC Protocol on Gender and Development
- National Constitution
- The National Gender Policy

The Bank's Gender Policy guides gender mainstreaming work within the institution. Since 2017, the Bank has been updating policies (including those relating to gender) and institutional arrangements in line with the requirements of the Green Climate Fund. IDBZ has also been working with the World Bank to develop frameworks on gender. Gender has been incorporated in the Strategic Plan of the Bank and is a cross cutting issue together with Environmental and Social Sustainability and Climate Finance. The presence of a Gender Policy not only provides a framework for mainstreaming gender within IDBZ, but is an indication of political will and commitment by the Bank to achieve gender equality and equity. IDBZ's Gender Policy clearly articulates the organisation's vision of a gender just organisation where women and men and other socially excluded groups are given equal opportunity to contribute to the Bank's development.

Provisions of the Gender Policy are also reflected in the Bank's Human Resources (HR) Policy. One of the key principles of the HR Policy is gender equality and gender sensitivity. The policy stresses that men and women will be treated equally and accorded equal opportunity to ensure that the organisation reflects gender balance. Affirmative measures will be instituted to ensure that women take up position in areas that are currently dominated by men. Hiring processes are taking into consideration the need for gender balance and where a female and male interviewee score almost the same, first preference will be given to a female candidate. In the HR policy, there are provisions for maternity leave in line with stipulations in the SDGs and the Labour Act. There are also provisions for women who are breast feeding to travel with their childminders for official assignments. Furthermore, the HR Policy has made provisions for paternity leave. The HR policy of the Bank is thus a progressive instrument that is both gender sensitive and responsive.

Sexual Harassment provisions are imbedded within the Gender Policy and the HR Policy. The HR policy states that:

> *"The Bank is committed to providing a safe environment for all its employees free from discrimination on any ground and from harassment at work including sexual harassment. The Bank will operate a zero-tolerance policy for any form of sexual harassment in the workplace, treat all incidents seriously and promptly investigate all allegations of sexual harassment"*.

3. UNDERSTANDING GENDER MAINSTREAMING CONCEPT

3.1 What Is Gender?

In order to understand the term *gender mainstreaming*, it is essential to understand the concept of *gender* itself. This concept is one that makes it possible to distinguish biologically founded, sexual differences between women and men, from the culturally determined differences between the roles given to or undertaken by women and men in a given society. The concept focuses on relations that are socially constructed and not biologically defined. Social relations also portray power relations between men and women, boys and girls. It is a culture-specific definition of femininity and masculinity, varying in time and space. It is easy to understand the biological differences between men and women as these are universal, but the socially constructed differences are not always so easily discernible as they vary from country to country and even from community to community.

As such, gender should not be mistaken to mean women or sex. The following table shows the difference between gender and sex.

Table 1: Differences between gender and sex

Gender is:	Sex is:
Socially constructed	Biologically determined
Learned and relative (differs within and between cultures)	Universal
Dynamic (changes over time)	

Because gender is social, it is entrenched in culture and other belief systems such as religion. Culture, simply put, means people's way of life. This way of life is not static but dynamic.

The biological differences between men and women may be easy to discern and understand because of their universality as opposed to the socially constructed differences which are diverse and affected by several factors such as age, class, race, ethnicity, religion and ideologies, geographical, economic and political environment. In addition, defined roles may be flexible, rigid, similar, or different as well as complimentary or conflicting.

These roles and relationships are learned through a socialization process; they change over time and have wide variations within and between cultures. Policies and social structures are instrumental in institutionalizing the maintenance and replication of the social construction of gender.

3.2 What Is Gender Mainstreaming?

Gender Mainstreaming is a globally accepted strategy for promoting gender equality. Mainstreaming is not an end in itself but a strategy, an approach, a means to achieve the goal of gender equality. Mainstreaming involves ensuring that gender perspectives and attention to the goal of gender equality are central to all activities - policy development, research, advocacy/ dialogue, legislation, resource allocation, and planning, implementation and monitoring of programmes and projects

(Office of the Special Advisor on Gender and Advancement of Women Department of Economic and Social Affairs (OSAGI).

The ECOSOC Resolution defines gender mainstreaming as; *"…the process of assessing the implications for women and men of any planned action, including legislation, policies or programmes, in any area and at all levels. It is a strategy for making women's as well as men's concerns and experiences an integral dimension in the design, implementation, monitoring and evaluation of policies and programmes in all political, economic and social spheres, such that inequality between women and men is not perpetuated. The ultimate goal is to achieve gender equality."*

Mainstream relates to the principal, dominant ideas, attitudes, practices or trends. It is where choices are considered, and decisions are made that affect economic, social and political options. It is where things happen. The mainstream determines who gets what and provides a rationale for the allocation of resources and opportunities.

3.3 Gender Analysis

Gender analysis examines the relationships between females and males. It examines their roles, their access and control of resources and the constraints they face relative to each other. It refers to the variety of approaches, and methods used to assess and understand the differences in the lives of women and men, girls and boys and the relationships between and amongst them. It is a process that identifies the varied and different roles and responsibilities that women, men, girls and boys have in the family, the community, and in economic, legal, political, and social structures. Gender analysis is the first and most critical step for a gender mainstreaming strategy. It precedes any gender mainstreaming action to help determine areas and methods of intervention. Gender analysis not only makes women's and men's differing needs and problems visible but also brings to a realization that they are not a homogenous group. This ensures that policies and programmes are not based on incorrect assumptions. In addition to gender, religion, culture, ethnicity, education, disability, sexual orientation, class and so on, also play a role in reinforcing or giving rise to inequalities that need to be addressed when developing and implementing any project.

3.3.1 Gender Analysis – What To Do.

- ✓ Gain an understanding of gender relations, the division of labour between men and women (who does what work), and who has access and control over resources and benefits.
- ✓ Include productive, reproductive activities and community roles (triple roles) in the work profile.
- ✓ Consult with women as well as men -individuals, women's organisations, men's organizations and gender experts.
- ✓ Identify barriers to women's participation and productivity (social, economic, legal, political).
- ✓ Gain an understanding of women's and men's practical and strategic interests and identify opportunities to support both.

- ✓ Consider the differential impact of a given development initiative on both men and women, boys and girls and identify constraints to be addressed.

- ✓ Establish baseline data, disaggregated by sex, as the foundation for measurable gender equality targets, gender sensitive indicators of achievement, and expected results expressed in terms of their impact on women as well as men.

- ✓ Outline the expected risks related to gender equality issues, (including resistance to change from various quarters, and possible backlash) and develop strategies to minimise these risks.

3.3.2 Why Apply Gender Analysis?

Understanding the socio-economic situation and gender issues, opportunities and challenges in the target project areas is integral to sound policy analysis and is essential for effective interventions. Well targeted projects and activities that meet the needs of the locals/beneficiaries and consider the reality of gender roles and relations have a higher likelihood of sustainability and effective poverty reduction impacts. Gender analysis explores these differences so policies, programmes and projects can identify and meet the different needs of men and women. Gender analysis also facilitates the strategic use of distinct knowledge and skills possessed by women and men.

3.3.3 When Do You Apply Gender Analysis?

Gender analysis is best applied at the earliest possible stage of a policy, programme or activity to inform and shape the identification, design and planning of the most appropriate intervention. Gender analysis provides information and data on the differential impact of a specific programme or activity on females and males and on gender relations. Thus, gender analysis is vital throughout the entire development process. The analytical findings and recommendations should be integrated at each stage of programme and activity planning, implementation, monitoring and evaluation. Gender analysis is best applied at the activity identification and design phases of the project cycle, and thereafter built into ongoing monitoring and evaluation.

Gender analysis identifies key issues of gender at the policy, institutional and project management levels. It helps in analyzing and informing action to address inequalities that arise from the different roles of women and men, or the unequal power relations between them and the consequences of these inequalities on their ability to access services.

3.3.4 Gender Analysis – What to Ask

Both project staff and management should ask at least some of these questions when reviewing project documents, collaborating in project design activities, participating in project review meetings and debriefing project design, evaluation and backstopping missions.

- ✓ Who is the target (both direct and indirect) of the proposed policy, program or project, Women, Men, or both? Who will benefit, who will lose? Which Women? Which Men?

- ✓ Have women and men been consulted on "the problem" the intervention is to solve? Which women? Which men? How have they been involved in the development of "the solution?"

- ✓ Does the intervention challenge the existing division of tasks, responsibilities and resources among men and women?

- ✓ Which needs of women and men will the intervention address: practical, strategic, or both?

- ✓ What is the relationship between the proposed intervention and other activities?

- ✓ Where do opportunities, or entry points, for change exist? And how can they best be used?

- ✓ What specific mechanisms can be proposed to encourage and enable women to participate in the policy initiative or programme, despite their traditionally more domestic location and subordinate position?

- ✓ What is the long-term impact in terms of women's empowerment? (increased ability to take charge of their own lives), and to take collective action to solve problems?

Table 2: What to consider in Gender Analysis?

	Critical Questions	Remarks
Gender Roles	Who does what, where, when, using what and with whom?	A full understanding of gender roles within the given institution/community/society and consideration of women and men's specific needs, interests and priorities are necessary to achieve sustainable goals of any project.
Access and control over resources and benefits	Who has access to productive assets and resources, who has decision making power over their use and who benefits from them?	This will inform the right interventions.
Women's and men's needs	What are the differences between women's and men's needs (both practical and strategic gender needs)? Who needs what, where, when? What opportunities exist to meet the actual needs of women and men? What constraints hinder access to these? Is the project adding value or increasing time poverty? Does the project contribute to increased gender-based violence?	Gender needs focus on the redressing of inequalities and equitable society.
Policy approaches	Practical or Strategic Gender Approach? How are women's and men's needs met?	Both strategic and practical gender needs have to be met if gender equality goal is to be

	Who has access to what? Who has control over what? Is reduction of gender inequity a goal? Who participates in what, with whom, how? Where? When? And to what end?	met.

3.3.5 Information that a good gender analysis should provide

- the different needs, priorities, capacities, experiences, interests, and views of women, men, girls and boys;
- the different patterns and levels of involvement that women, men, girls and boys have in economic, political, social, legal structures;
- who has access to and/or control of resources, opportunities and power; or who does what, why, how and when;
- who is likely to benefit and/or lose from new initiatives; this entails a close examination of a problem or situation; and
- the linkages of other factors in the larger social, economic, political and environmental context.

This information can further be broken down into the following categories:

Gender Relations

- The experiences of women as distinct from, and in relation to, the experiences of men;
- The ways in which women are producers and contributors to the community under review versus the role played by men on the same; and
- Information on the ways in which women are subordinate to men.

Sexual Division of Labour

- Definition of the different but linked activities and responsibilities of women and men;
- The ways in which men's and women's activities, in both the productive and socially reproductive spheres, are both separate and linked, cooperative and conflictual;
- Discussion of fluidities change and variation in the relationships between men and women, within their specific social context. This discussion will indicate possible opportunities for change; and
- How are men and women positioned in relation to the resources, constraints and benefits available in society at large.

Women's and Men's Priorities: Restraining and Driving Forces

- The different, but equally significant, needs and interests of women and men;

- Definition of the barriers faced by women and men in seeking to meet their practical and strategic gender interests; and
- Identification of opportunities for greater equality between women and men.

Key Considerations

- How will addressing the concerns of women and men, and improving equality between women and men, contribute towards strengthened and more sustainable project results? (efficiency).
- How can women and men's practical needs and strategic interests best be supported and advanced in the project environment envisaged? (empowerment).
- Because men and women both perform different roles, they may have different knowledge, experience and talents. These are identified at the analysis level to ensure they are well incorporated during the project implementation.

3.4 Gender Mainstreaming in the Project Cycle

A project cycle is a useful tool for understanding the various stages that any project will probably go through. It provides a sequence of the series of necessary and predefined activities carried out for each project. The process comprises different types of activities taking place at different times during the execution of the project. The *project cycle* has a number of stages, each stage links with the preceding one and leads forward to the next one.
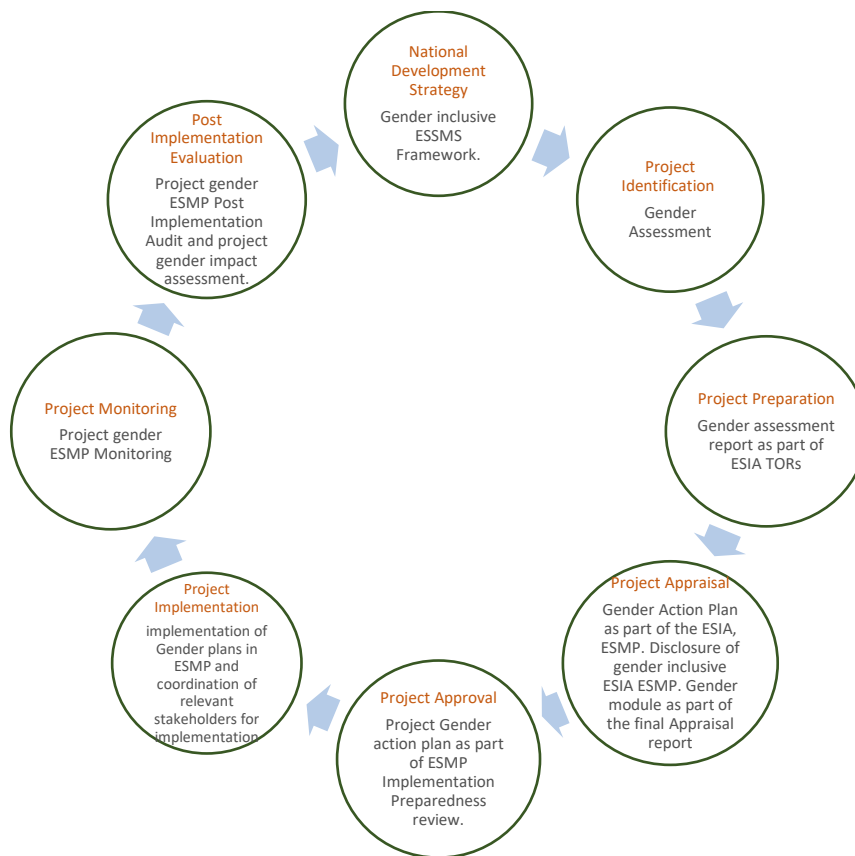
This section presents a practical guide to mainstreaming gender in each stage of the project cycle in order to ensure that development interventions are gender sensitive. It also provides the key steps to identifying data needs for gender mainstreaming right from analysis (project concept & preparation, design, appraisal & approval, implementation) to monitoring and evaluation.

If a gender perspective is to be integrated throughout the entire project cycle, it is imperative that gender analysis be undertaken throughout at each phase of the project to ensure that gender needs are taken on board right from the onset and throughout the project life. A consideration must be given to women and men's specific interests, needs and priorities.

The Project Cycle is the representation of the stages involved in identifying, developing and implementing a project.

The major phases or stages in the project cycle are as shown in figure 1.

Figure 1: IDBZ Synchronised Project Cycle

National
Development
Strategy

Gender inclusive
ESSMS
Framework.

Post
Implementation
Evaluation

Project gender
ESMP Post
Implementation
Audit and project
gender impact
assessment.

Project
Identification

Gender
Assessment

Project Monitoring

Project gender
ESMP Monitoring

Project Preparation

Gender assessment
report as part of
ESIA TORs

Project
Implementation

implementation of
Gender plans in
ESMP and
coordination of
relevant
stakeholders for
implementation

Project Appraisal

Gender Action Plan
as part of the ESIA,
ESMP. Disclosure of
gender inclusive
ESIA ESMP. Gender
module as part of
the final Appraisal
report

Project Approval

Project Gender
action plan as part
of ESMP
Implementation
Preparedness
review.

■ **Project identification and preparation stage –** initial phase or stage and concerned with definition of the problem, generating project ideas and identification of interventions. Identification phase is marked with various assessments including ESMP and feasibility studies Stakeholders' consultations are conducted to determine on the ground situation with the aim of developing relevant initiatives that are people-centred and considers people's concerns and needs. This is also the phase where the project is prepared including the development of project objectives and a time frame for the operational phase of the project. Relevant stakeholders for project implementation are also mapped at this stage.

■ **Project design stage -** is an early phase of the project where a project's key features, structure, criteria for success, and major deliverables are all planned out. The aim is to develop one or more designs that can be used to achieve the desired project goals. The project design stage defines the project goal, objectives, outcomes and deliverables. It is at this stage that risks and constraints are also identified, including the budget for the project. In terms of gender mainstreaming, the aim at this stage is to ensure that the project objectives and deliverables are gender-sensitive and that gender risks and constraints are part of the whole risk matrix. Stakeholders' engagement gives pointers to the gender-sensitive deliverables that need to be taken note of, thereby influencing the gender mainstreaming activities to be implemented for project success. Due diligence should always be taken to ensure that stakeholders consulted are both men and women because men and women generally view things differently. Stakeholders' consultations therefore drive changes in project design. The project budget should reflect the budget for supporting gender mainstreaming initiatives.

Key gender stakeholders that will help in project implementation should also be identified at this stage and the role to be played.

■ **Project Appraisal and Approval stage -** the process of searching for viable development initiatives aimed at responding to specific issues and concerns. The appraisal stage is marked with various assessments including the Risk, Economic, Gender, Social, Environmental and Financial assessments. Depending on the size of the project, recommendations are made to management or to the Board followed by the approval stage.

■ **Project Implementation and monitoring stage** – is the systematic observation and documentation of the project's implementation based on a pre-determined plan. Oftentimes, this is done during the whole process of project planning and implementation but may also be done in tandem with project evaluation. Gender implementation and monitoring is done as part of the Environmental and Social Management Plan (ESMP) implementation and monitoring. The Gender Action Plan is infused into the ESMP.

■ **Project evaluation stage** – refers to the internal assessment of information gathered during monitoring to determine whether the actual implementation complies with the plan and objectives of the project, and to see whether intervention is required.

Mainstreaming gender into the project cycle implies systematically identifying the consequences of a proposed project on the different groups of women and men as a matter of course and addressing any negative outcomes as the project is developed. The section below provides detailed information on each of the phases and how gender can be integrated into each phase.

(a) Project Identification and Preparation stage
Wide consultations must be undertaken with all stakeholders including local implementing teams, beneficiaries (women, men, and girls and boys). Consultations and participation are requirements for the achievement of social justice. They are central components to all approaches aimed at promoting gender equity and equality. The first step in the project cycle is to identify an issue that the project can address. The identification stage is where choices are made about different projects and activities. Ideas about these projects or activities can come from a wide variety of sources, including beneficiaries and stakeholders in the respective project area. For this to be achieved; Gender analyses are integral to the project identification process because they help to describe the context of the identified problem. By understanding the level at which a problem originates (e.g. policy, cultural, technological, governance, participation, institutional mechanisms, etc), project planners are at a better position to define the problem and suggest possible solutions. However, the following questions are necessary to determine if the gender needs have been considered in the identification stage.

Table 3: Key questions to consider at the identification and preparation stage

Stage	Key Questions
Identification and preparation	• Have women and men been sufficiently consulted in the design of the project and have women and men been accorded the same space to argue? • Did the needs assessment look into the special or different problems and needs of the women and men in the community? • For the problem selected for project intervention, how does this project affect women and men differently? • Were the poor women, men and vulnerable groups involved in conducting the needs assessment and were they asked for their opinion on their problems and needs? • Has there been an assessment of women's position in terms of such possible problems as their heavier work burden, relative lack of access to resources and opportunities or lack of participation in the development process?

(b) Project Appraisal and Approval stage

The process of project appraisal consists of five steps and they are – initial assessment, defining problem and long-list, consulting and short-list, developing options, and comparing and selecting project. The process of appraisal generally starts from the initial phase of the project.

The project appraisal stage is therefore a process of assessing, in a structured way, the case for proceeding with a project or proposal, or the project's viability. In simple terms, project appraisal is an evaluation of a project, pointing to the worthiness of implementing the project. The assessment is done through a number of analyses which includes an economic analysis, a financial analysis, a market analysis, an environmental analysis, a gender analysis as well as technical feasibility. All these analyses when done, give pointers to whether the project at hand is viable.

Management approves a project based on the potential viability of the project and whether it fits in with the sectoral policies.

Table 4: Key questions to consider at the appraisal and approval stage

Stage	Key Questions
Appraisal and approval	• Has a gender assessment been carried out? • Has gender been mainstreamed throughout the processes? • Is the Gender Action plan in place? • Do the agreements and the Monitoring & Evaluation frameworks explicitly reflect the mainstreaming of gender? • Are the planned interventions consistent with the IDBZ policies?

(c) Design, Planning and implementation

It is critical that the Activity and design process is carried out with the full participation of key stakeholders. At this stage, a project is designed to address the problems identified. Planners need the gender analysis results to clearly identify target group(s) and to carefully consider assumptions about intended beneficiaries. The project objectives, activities, inputs and expected outputs need to be consistent with the gender context for both women's and men's vulnerabilities, otherwise the project is unlikely to address the underlying factors that contribute to inequitable access to services in the given area. Specific interests and needs of women and men must be differently and well incorporated.

Table 5: Key questions to consider at the appraisal and approval stage

Stage	Key Questions
Design/Formulation	• Are there formal or informal barriers to poor women's and men's and the vulnerable groups participation in planning? If so, what plans have been made to limit these barriers? • Do men and women feel a need for the project? If so, what are their respective priorities? • Is the design acceptable and inclusive to women, people with disabilities etc in terms of: quality, design; adequate access; appropriate technology and access; cultural acceptability? • Is the project intervention aimed at all users of services in the target community? • Have the women in the affected community and target group been consulted on the most appropriate way of overcoming the problem? • Is the identified intervention strategy likely to address the varying needs of women, men and the vulnerable groups? Or is likely to overlook any of the user's needs – particularly those of women and the vulnerable members of the community? • Has the strategy addressed with both women's practical and strategic needs? For example, is the strategy concerned merely with delivering benefits to women, or does it also involve their increased participation and empowerment, so they will be in a better position to overcome problem situations?

(c) Implementation

It is necessary that the implementing institution examine first its capacity to mainstream gender in the project. For example:

- **Personnel:** Does the project staff have sufficient gender skills and understanding to implement the project effectively? If the capacity is not there, there may be need for training and/or also outsourcing.
- **Policies and strategies:** Are there policies, implementation strategies and plans to support a gendered approach? If there is not any, it may be necessary to develop them for the existing gender roles and interests of both men and women.

The following table shows examples of the key questions to be asked for a construction project.

Table 6: Key questions to consider at the implementation stage

Stage	Phase	Key Questions
Implementation	Siting of facilities	• Are the facilities appropriately located particularly for women?
	Designing facilities	• Have women and vulnerable groups been consulted/ had a hand in the detailed design?
	Construction	• Have women and men been consulted about the techniques to be employed, for example, whether to use small contractors or self-employed labour for production of materials such as bricks etc? • Can women participate in voluntary activities without being disproportionately burdened? • Are women equally participating in paid up activities and at what levels? • What are the numbers of men and women employed in the project? • Are women equally free to participate in all aspects of construction: for example, digging, erecting walls; laying pipes, plumbing, supervisory, manufacture of materials to be used in construction; as well as housing/feeding labourers from outside the area? • Are women equally remunerated? • Are women in decision-making positions as well?
	Training	• Are poor women, men and vulnerable groups receiving training? • Are women trained in the actual construction, operation and long-term maintenance of the system?

			• Have all the project personnel received gender sensitive training?
	Financing		• Do funding mechanisms exist to ensure project continuity? • Are women and men equally involved in making decisions on how these resources are spent? • Are the poor women, men and the vulnerable groups accessing resources? • Are there any budgetary allocations to address gender issues?
	Maintenance		• Do men and women participate equally in maintenance of facilities? • Are men and women encouraged to assist in maintaining facilities? • Do men and women participate in decisions for upgrading and improvements? • Do women and men have individual or organized influence on the operations, maintenance and management of services? • What roles do women and men play in these areas?
	Information		• Have women's groups been approached to assist with information; motivation; reinforcement and/or maintenance activities? • Is women's and men's access to project information sufficient? • Does the choice of channels through which information is disseminated inadvertently exclude or bypass women?
	Participation in Management		• What percentage of women are in committees and what role do they play? • Can women participate in line with their own potential, without harm, and present new tasks and opportunities? • Are women's capacities to engage in public consultation processes enhanced so that they can contribute meaningfully? • Are women's knowledge and experience effectively harnessed and employed? • Are participatory techniques employed to ensure the above?

(d) Monitoring and Evaluation

The final step in the project cycle is monitoring and evaluating whether the intended impact is being achieved or has been achieved, if not what has been the determining factor of the situation including most importantly lessons learnt for application in the entire Project Cycle of future projects and/or interventions by the Bank? The gender sensitive indicators developed at the beginning of the planned development should be used to track progress.

The assessment will take into consideration if the project has:

- Had a positive or negative impact on women and men;
- Challenged stereotyped perceptions or gendered norms in the community served;
- Given women and men real choices that are different from the baseline;
- Established who benefited from interventions and their roles in doing the work;
- Established the power relations between those who implement activities and those who have power on benefits; and
- Established if benefits are commensurate with contribution to the project.

Table 7: Key questions for consideration at the monitoring and evaluation stage

Stage	Key Questions
Monitoring	• Does the project's implementation and operational monitoring system explicitly measure the project's separate effects on women and men? • Is data collected to assess changes in women and men's involvement in the project and their access and control over management and resources? • Are poor women and men taking an active role in the monitoring progress? • Are they providing data and their views on the project achievements? • Is the data feedback to the community being targeted to all types of users? How? With what effect? • Are there methods for monitoring the progress in reaching poor women and vulnerable communities? For instance, by monitoring their increased income, increased occupation of leadership roles, increased utilization of credit facilities, increased participation in project management and implementation, increased influence over decision making processes.
Evaluation	• Does the project's implementation and operational evaluation system explicitly measure the project's separate effects on women and men? • In what ways has the project improved women's socio-economic situation? • Do they use saved time for other activities? If so, what activities and why? • In what way does the project increase women's access to and control of resources?

	• Have women been consulted in identifying these?
	• Does the project increase or reduce women's access to or control of resource and benefits? Might it adversely affect women's situation in some other way?
	• What are the short- and long-term effects on women and men?

The focus of gender mainstreaming should not only be to correct inequity but also as a means to create more effective development. It is however worth noting that successful gender mainstreaming will largely depend on an appropriate and supportive institutional framework to do so. This calls for the need to pay attention to the organization's capacity to bring this goal into reality. It requires appropriate understanding, commitment, capacity and institutional mechanisms to facilitate the process. Activities such as capacity building and budget allocation are critical determinants for gender mainstreaming.

3.5 Mainstreaming Gender into the Institution

Gender mainstreaming is never automatic. It calls for institutional reforms which require revisiting and reviewing the organizational culture. This would therefore:

- Mean change of attitudes, developing additional skills, reallocating resources and acquiring new working methods and tools;

- Involve revising or formulating new policies and programmes, changing approaches, practices and adjusting allocation of resources;

- Place new demands on the respective institutions and the staff as well. It requires capacity development and empowerment to ensure that the goals for gender mainstreaming are realized.

At the institutional level, a gender perspective means generating strategies for changing the unequal relations of men and women to resources and benefits, decision-making and rights.

3.6 Steps Towards Institutionalizing Gender

To institutionalize gender, there is a wide array of measures, approaches and practical actions that an institution can adopt to bring about this change. Following are some key actions:

Undertake an institutional analysis or gender audit (on the current gender sensitivity situation) to inform how to approach and deal with;

a. Structural mechanisms within the organization - such as gender policies, strategies, gender staff/committees, gender monitoring frameworks, operating procedures.

b. Gender capacities - Information to consider includes perceptions and attitudes of staff, skills for gender programming, management support for integrating gender issues and the gender balance in the overall staffing and decision-making processes.

Key guiding questions

(a) Have gender sensitive approaches been integrated in the organization.

- Is the policy actively implemented?
- Is there sufficient budget for this?
- Does each project plan incorporate attention to gender sensitive approaches?
- Are indicators developed and used to measure the outcome of activities related to gender sensitive approaches?.

(b) If the above are absent, some practical steps to strengthen institutional framework for gender mainstreaming are necessary such as;

- Raising awareness of the importance of gender issues among the staff members and key stakeholders. This is geared towards creating appreciation for gender mainstreaming; enlisting commitment by all to embrace gender issues at all institutional levels and project management;
- Training of staff to ensure capacity and skills for gender mainstreaming and in particular to carry out gender and social analysis; and apply the findings of gender and social analysis to the institution's portfolio;
- Undertake systematic monitoring and evaluation of gender-specific programme impacts;
- Systematic reporting of gender-relevant lessons learned, and subsequent programme adaptation and;
- Development of Institutional policies, strategies, mainstreaming tools, to ensure that gender becomes a central part of the organization practice.

The table below summarizes some of the organizational pressure points important for implementing a gender-sensitive policy.

Table 8: Organisational pressure points for implementing a gender sensitive policy

Category of Inquiry	Issues to consider	Steps to be taken for organisational change
Work Programme		
Policies, strategies and action plans	- Is there a gender policy? When was it developed and who was involved? - Does it use sex-disaggregated data? - Is its implementation being monitored?	If there is no gender policy but a desire to address inequalities between men and women, then follow steps outlined in section 4.2 and 4.3,
Human Resources	Is there a designated gender unit/focal person?	Have clear TORs for the unit/focal persons.

	- Is there a specific gender budget within the unit? - What do they do? With what resources? - Are other staff members gender-aware? - Is sensitivity to gender included in job descriptions and assessed at job evaluations?	- Establish training in gender mainstreaming as an on-going process with action targets. - Have professional backstopping support if it is necessary.
Financial/time Resources		
Gender equality initiatives on the ground including staff capacity building initiatives	- Is there funding for capacity building on gender? - Is there funding for gender actions on the ground?	- Allocate budgets for staff capacity building and for actions on the ground. - Allocate time for actions at the operational level. - Develop indicators to monitor progress.
Systems, Procedures and Tools	- Is attention to gender included in routine systems and procedures (information systems, appraisals, planning and monitoring)? - Has staff been issued with guidelines on gender mainstreaming?	- Include gender in systems and procedures, - Develop sex disaggregated information systems, - Include gender in staff TORs and interviews. - Have indicators for monitoring policy progress in implementing gender. - Develop checklists and guidelines
Work Culture		
Staffing statistics (at Institutional and Programme/Project levels)	- What are the numbers of men and women at each level in the organization and according to roles and sectors? - Check employment and hiring policies.	- Have gender sensitive recruitment policies that are not discriminatory, even though gender is not about balancing Numbers. - Provide staff access to decision making processes.
Practical and Strategic needs	Does the organization create a safe and practical environment for women and men e.g., transport, toilets, childcare, and flexibility of working hours?	Analyse the organization with respect to its sensitivity to the different needs of women and men.

		• Look at organizational assets such as equipment, furniture, toilet design and accessibility, etc. Are they suitable for women and men?
Organisational culture	• How does information flow and to what extent are women and men included in the communication chain? • What are the main shared values? Do they relate to equality and equity? And specifically, to gender? • Is decision making centralized or decentralized? • What are the attitudes towards female/male staff?	• Adopt an organizational culture that values women and men's perspectives equally. • Explicitly state the organization's commitments to gender equality in all policies and projects • Decentralize decision making to allow both women and men a voice in organizational decision making.
Staff perceptions	• What are the male and female staff perceptions towards gender?	• Conduct gender capacity building and awareness raising programmes, especially where gender is seen as just one of the donor requirements and not an organizational value. • Staff Perception Surveys to include gender and gender mainstreaming aspects.
Policy and actions	• Does the organisation have equal opportunity policy? What does the policy cover? How is it promoted and implemented?	• Pay attention to equality within the structure, culture and staffing of organization as well as in the projects, policies and procedures. • Assess and evaluate continuously using gender-sensitive indicators to enable a comprehensive review.

Source: Adapted from Derbyshire, 2002.

4. DEVELOPMENT OF AN INSTITUTIONAL GENDER POLICY

Policies are sets of procedures, rules and allocation mechanisms that provide the basis for programmes and services. Policies set priorities and provide the framework within which the resources are allocated for their implementation. Policy, whether documented or implicit, forms the basis on which any institution's approach to gender is shaped. For this reason, it is essential to ensure that gender dimensions are taken into account in any policy development or standard setting in which it engages**.**

4.1 What Is A Gender Policy?

A gender policy is a public statement of an organization's commitment to taking gender issues seriously, and a framework for what this means in the context of the organization's work. A gender policy relates to both the following:

- the organization's work: - i.e. women and men's involvement in the planning, development, operations, maintenance and management;

- the organization's internal culture and staffing – issues affecting female and male staff at work; for example, recruitment, promotion and training opportunities for female and male staff, sexual discrimination and harassment, and issues such as childcare, paternity or maternity leave, and safe travel arrangements.

4.2 Why Develop A Gender Policy?

The development of a gender policy is a necessary and common starting point for focusing attention on gender issues in an organization and its work. For organizations which have already taken some steps towards promoting gender sensitivity (for example, through providing staff with training and guidelines), development of a gender policy is an opportunity to consolidate and formalize the steps they have taken and think strategically about the future. A gender policy provides:

- A valuable opportunity to involve staff and other key stakeholders in thinking through why gender and social equity are important to the organization's work and what the implications are for practice;

- A public statement of the organization's commitment to taking gender issues seriously;

- Agreed gender-related actions and indicators of change;

- An instrument of accountability against which to evaluate the organization's gender mainstreaming performance.

Gender policy development and implementation require an on-going strategy for the capacity building of all members of the organization. Policy development is a continuous process and not a one time off. Figure2 illustrates how policy formulation should be a continuous process.

Figure 2: Gender Policy Formulation Process

4.3 Gender Policy Components

Three distinct components are important for an effective gender policy. They include;

- Situational analysis – examining gender issues concerning beneficiary groups and the organization itself. The latter includes an examination of staff knowledge, skills, commitment and practices in relation to gender issues, and an examination of gender issues affecting staff (such as gender differences in promotion opportunities or sexual harassment at work).

- The policy itself – this should be devised on the basis of the situation analysis and comprise an explanation of why the organization considers gender issues to be important, the organization's vision of gender-sensitive practice, and the various ways in which this understanding will influence the organization's work.

- An implementation strategy or action plan – this sets out in detail how the policy will be implemented over a specific time period, including activities, time-bound targets, budgets, responsibility and indicators for monitoring and evaluation.

5. GENDER BUDGETS

Gender budgeting is an attempt to assess institutional or development priorities and allocate resources in a manner that addresses inequalities between men and women. The budgets examine how policies impact women and men and within those certain groups of women and men. The intention is not to look at whether or not the same amounts are spent on women and men, rather at what the impact of spending is on men and women. It also involves determining whether budgets respond adequately to the needs of both.

Achieving gender equity requires equality of outcomes for both women and men. This implies the recognition of different needs, preferences and interests, which affect the way women and men benefit from policies and budgetary allocations.

5.1 What Is Gender Budgeting?

Gender Budgeting is a dissection of the institutional budget to establish its gender-differential impacts and to translate gender commitments into budgetary commitments. Gender budgeting refers to the process of designing, planning, approving, executing, monitoring, analyzing and auditing budgets in a gender-sensitive way. It involves analysis of actual expenditure and revenue on women and girls as compared to on men and boys. Gender budgeting is a term used to describe initiatives that use gender as a lens from which to analyze budgets not only at the institutional levels but at all levels. It is a tool or means for achieving gender equality and women's empowerment.

Mainstreaming gender equality in budget processes involves examining decision making behind budgetary functions, with an aim of making budgetary processes more transparent and accountable concerning gender; and ensuring that men and women's needs are adequately reflected. Commitment to gender mainstreaming can only be realized with adequate budgetary allocations. Budgets are one of the most influential tools for organizations because without funds, policies or programmes cannot be implemented. They influence the overall objectives of a project and reflect the strategic priorities by the organization.

5.2 Why Is It Important?

It is imperative to know that failure to allocate human and financial resources to gender activities can reduce the efficiency of the projects and policy implementation. Because project implementation is largely determined by the source of funding, budgets can either promote gender equality or exacerbate inequalities. Gender responsive budgeting calls for including equity in budget planning and examining impact of budget decisions on the situation of men and women. Gender responsive budgeting (GRB) is about ensuring that budgets and the policies and programs that underlie them address the needs and interests of individuals that belong to different social groups. Thus, GRB looks at biases that can arise because a person is male or female, but at the same time considers disadvantage suffered as a result of ethnicity, class or poverty status, location and age. GRB is not about separate budgets for women or men nor about budgets divided equally. It is about determining

where the needs of men and women are the same, and where they differ. Where the needs are different, allocations should be different." (Budlender, 2006)

The key guiding questions where budgets are concerned:

i. What is the current situation of men, women, boys and girls in terms of access, needs, interests, and constraints?

ii. Who has control over decision-making on spending in this area?

iii. What hinders or constrains women, men, boys or girls from accessing or benefiting from the current interventions?

iv. Does the institution have a specific gender Budget line for gender-related activities?

v. Do women and men have equal access to this Budget, its benefits, and services?

vi. What interventions can be undertaken to address the constraints? And are these constraints being equally addressed?

vii. Have adequate resources been allocated for the planned interventions to address the gender gaps?

viii. Do the proposed development plans or any other programmes reduce, leave unchanged or widen the prevailing gender gaps?

ix. Is service delivery adapted to the needs and interests of and constraints faced women, men, boys, and girls and vulnerable groups including the disabled, elderly and pregnant women among others?

x. Are women and men consulted equally in the development and delivery of policy and programs?

xi. What are the long-term costs and consequences of not using gender analysis addressing women's inequality?

Examples of gender-specific expenditure:

- Expenditure on female sanitation in schools and colleges, e. g. female urinal;
- Expenditure on programmes/projects that encourage men to participate in female dominated sectors;
- Expenditure on responsive water and sanitation technologies, for example, fitting sanitation facilities with supportive mechanisms to enable the elderly, disabled and the sick to conveniently use the facilities with ease;
- Expenditures on sanitary bins for female facilities, providing women with sanitary towels;
- Expenditure on women empowerment programmes to increase women's participation in technical jobs like Engineering, plumbing, pipe-laying; and.
- Expenditure on disability-friendly infrastructure.

Selected indicators for tracking progress and achievements

- Development and usage of guidelines and tools for gender integration.

- Adoption of an affirmative policy on representation of women and men
- Proportion of staff trained on gender mainstreaming
- Number of women and men in decision making positions.
- Level of adoption/inclusion of gender sensitive norms and standards in the working environment.

6. GENDER MAINSTREAMING CHECKLIST FOR THE BANK'S DEPARTMENTS, DIVISIONS AND UNITS

Purpose of the Checklist

This section provides a checklist for gender mainstreaming within specific departments, divisions and units of the bank. The objective of the checklist is to provide a practical tool for Bank staff to enhance mainstreaming of gender issues into the Bank's operations to promote gender equality and equity.

Table 9: Checklist for mainstreaming gender in the Bank`s departments/divisions/units

Department	Core function	Question	Yes	No	Partially	If No or partially, provide reason
Board	Provides leadership and policy direction for the bank	Is there gender parity in the board?				
		Is there a gender focal person in the board?				
		Have board members received training on gender mainstreaming?				
		Has the board approved a gender policy for the bank?				
Internal Audit	Provides the Board, Executive Management and Managers at all levels, independent, objective and reasonable assurance with regard the internal control environment and operations of the IDBZ and the identification of major risks to the Bank as well as the					
		Is there gender parity in the department?				
		Is gender considered in the analysis of risk?				

	adequacy of the financial and other management information.				
Bank Secretariat	Manages Board affairs and Shareholder relations, and champion and administer the corporate governance and ethics framework of the Bank; To administer/manage an effective records management system; Responsible for the Annual Report and other external communications; benefits administration for directors; coordinating legal and security matters of the Bank.	Is there gender parity in the secretariat?			
		Is gender equality incorporated into the corporate governance and ethics framework of the Bank?			
		Are the Bank's records disaggregated by gender?			
		Is gender mainstreamed in the Bank's annual report?			
		Are the Bank's communication materials gender sensitive?			
Private Sector Operations	Provide strategic direction for the Bank through identifying the right markets and at the same time acquiring business which produces the right balance between risk and return for the bank.	Is there gender parity in the department?			
		Is gender analysis applied in the identification of markets and risk analysis?			
Corporate Services & Human Resources	To design, review and oversee the implementation and administration of policies, procedures, guidelines and systems in the strategic management of human resources,	Does the department create a safe and practical environment for women and men e. g. (a) issues like transport arrangements (b) working hours (c) travel commitments			

	administration and Logistics and real estate.	(d) gender friendly infrastructure, toilets and childcare responsibilities?				
		Have all policies, procedures, guidelines and systems been reviewed to ensure that they reflect gender equality values, provisions and gender sensitivity?				
		Is there gender parity in the department?				
		Is there gender parity in the staff complement of the Bank at all levels?				
		Does the human resources policy contain gender equality and equity provisions?				
		Is there a gender policy in place, is it up to date, and what is the revision frequency?				
		Is there a sexual harassment policy in place, is it up to date, and what is the revision frequency?				
		Is there a GBV policy or strategy in place, is it up to date, and what is the revision frequency?				
		Is there an HIV and AIDS policy in place, is it up to date, and what is the revision frequency?				
		Is staff at all levels aware of these policies?				
		Is gender awareness part of new staff orientation?				

		Are there regular gender awareness training sessions for staff?				
		Have gender focal persons been appointed in all departments?				
		Do the gender focal persons have clear terms of reference?				
		Is gender mainstreaming considered to be one of the key result areas for staff performance appraisal?				
		Is there a reward system in place for departments and individuals that excel in gender mainstreaming?				
Procurement Management	Procurement for the Bank's own use, and external, for goods, works, consulting and non-consulting services in compliance with the Public Procurement and Disposal of Public Assets Act [Chapter 22:23] ("the PPDPA Act") and the Public Procurement and Disposal of Public Assets Regulations ("SI 5 of 2018").	Is there gender parity in the department?				
		Are there deliberate strategies to ensure participation and selection of women?				
		Has a gender analysis of the procurement system been done to determine who among men and women benefits most from tenders awarded and why?				
		Are procurement tenders being awarded equally to female and male contractors/suppliers?				
		Is there gender disaggregated data of the				

		beneficiaries of the tendering processes?				
		Are efforts being made to ensure gender equity and equality in the awarding of tenders?				
		Is gender equality one of the requirements in the Terms of Reference for tenders?				
Credit and Operations	Provides strategic direction to the bank in terms of credit trends in the country through conducting an environmental scan with a view to achieving a viable balance sheet with the right balance between risk/return.					
		Is there gender parity in the department?				
		Is a gender analysis conducted during risk assessment?				
Finance	Provide advice on financial matters as they relate to both internal and external stakeholders i.e., financial control and management, including managing the bank's liquidity, short term funding					
		Is there gender parity in the department?				
		Is there a specific budget for gender mainstreaming activities?				
		Is there consideration for different roles/needs in budget allocations?				
Infrastructure Projects	Provides investment in infrastructure development, project development and implementation monitoring & evaluation	**Project Development, Design, Appraisal and Approval**				
		Are gender equality and equity objectives incorporated into the goal of the project?				
		Has gender been considered in the Social				

		and Environmental Impact Assessment of the Project?			
		Has a Gender Analysis of the project been conducted?			
		Is a Gender Action Plan developed for each project?			
		Were gender specialists involved in the design of the project?			
		Were gender equality provisions included in the Terms of reference for the project?			
		Project implementation			
		Are men and women benefiting equally from the project?			
		Have steps been taken to remove gender barriers that might prevent men and women, boys and girls from benefiting equally from the project?			
		Are you keeping gender disaggregated data for the beneficiaries?			
		Have contractors been sensitised on the need for gender mainstreaming in project implementation i.e. (a) developing a gender policy; (b) developing a sexual harassment policy;			

		(c) ensuring recruitment of both male and female employees in the project;				
		(d) providing suitable and adequate amenities for both male and female employees; and				
		(e) creating a conducive environment for both male and female employees?				
		Monitoring and Evaluation				
		Are there specific indicators on gender equality?				
		Is project data disaggregated by sex and age?				
		Do Terms of Reference for valuation have specific focus on gender equality?				
		Do monitoring and evaluation teams have a gender expert?				
ICT	Provide effective and efficient ICT systems and procedures to support Bank-wide operations					
		Is there gender parity in the department?				
		Are gender issues incorporated in the ICT policy of the Bank?				
Economics, Strategy & Performance Monitoring	Provide economic intelligence and strategic planning information both of a qualitative and					
		Is there gender parity in the department?				
		Is gender analysis done in the economic intelligence				

	quantitative nature to the Bank	reports produced by the department?				
		Where applicable, Is quantitative data disaggregated by sex?				
Legal Services	To provide expert legal advisory services to the Bank					
		Is there gender parity in the department?				
		Is gender analysis applied in legal analysis and reports from the department?				
Risk Management	Is an independent review function for the bank on all matters pertaining to risk management on all banking laws and regulations and internal policies in order to maximize the enterprise-wide risk return trade off.					
		Is there gender parity in the department?				
		Is gender considered in the risk analysis conducted by the Bank?				
CEO`S Office	Provide strategic and general management and leadership to the organisation in all its functions and espousing of the vision and mission of the institution and ensure attainment of its strategic objectives and ensure fulfilment of the Banks mandate.	Does the office have a clear vision on gender equality for the Bank?				
		Is gender equality and equity included in the mission statement and objectives of the Bank?				
		Does the office have a system for monitoring and evaluating gender mainstreaming in the Bank?				
Resource Mobilization & Climate Finance	To grow the Bank's capital base, mobilising long-term funding and implementation of green projects in Zimbabwe.					
		Is there gender parity in the department?				
		Is gender equality and equity included in project				

		proposals and resource mobilisation process by the Bank?				
		Is gender analysis conducted in the identification and implementation of green projects by the Bank?				
Security	Develop and maintain a security system that prevent losses to the Bank.					
		Is there gender parity in the department?				
		Is gender analysis conducted during the development of security systems for the Bank?				
		Do the security strategies of the bank consider the different needs of men and women employed by the Bank?				
Marketing	To maintain good stakeholder relations and a good public image for the Bank, as well as to develop strategic marketing plans that build and maintain a strong customer base					
		Is there gender parity in the department?				
		Is gender analysis conducted in developing marketing strategies for the Bank?				
		Are marketing materials of the bank gender sensitive?				