Consultation Document

Publish What You Fund launched the *Women's Economic Empowerment: building evidence for better investments* project in October 2020. This document outlines:

- The project’s proposed research method and activities
- The definitions and frameworks for its four focus elements; women’s economic empowerment, women’s financial inclusion, women’s empowerment collectives and gender integration

We are sharing this document with key stakeholders and subject matter experts, engaging in an iterative process, to fine-tune and contextualise our project’s approach to each country context.
Acronyms

- Aid Information Management Systems (AIMS)
- Center for Financial Inclusion (CFI)
- Civil Society Organisations (CSOs)
- Consultative Group to Assist the Poor (CGAP)
- Gender Based Violence (GBV)
- Gender Integration (GI)
- International Center for Research on Women (ICRW)
- International Aid Transparency Initiative (IATI)
- Key Informant Interviews (KIIs)
- OECD Creditor Reporting System (CRS)
- Foundation Directory Online (Candid)
- International Non-Governmental Organisation (INGO)
- Official Development Assistance (ODA)
- Organisation for Economic Cooperation and Development (OECD)
- Organisation for Economic Cooperation and Development’s Development Assistance Committee (OECD–DAC)
- Organisation for Economic Cooperation and Development’s Development Assistance Committee Network on Gender Equality (GenderNet)
- Rotating savings and credit association (ROSCA)
- Sustainable Development Goal (SDG)
- Village Savings and Loan Association (VSLA)
- Women’s Economic Empowerment (WEE)
- Women’s Financial Inclusion (WFI)
- Women’s Empowerment Collectives (WECs)
- Women’s Rights Organisations (WROs)
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Executive Summary

Publish What You Fund launched the *Women's Economic Empowerment: building evidence for better investments* project in October 2020. This project will contribute to a country-level and global understanding of funding towards women's economic empowerment (WEE), women’s financial inclusion (WFI) and women’s empowerment collectives (WECs), and assess how donors and governments apply gender integration (GI). It will focus on six countries: Bangladesh, Ethiopia, Kenya, Nigeria, Pakistan, and Uganda.

This project will use a mixed methods approach of desk-based research, surveys and key informant interview (KIIs). We will map funding from international development funders including bilateral, multilateral, development finance institutions (DFIs) and foundations, as well as the national and sub-national budgets of each of our focus countries.

The research questions outlined in this document allow us to explore the funding landscape for WEE, WFI and WECs in the focus countries, looking at aid modalities, intervention types, trends over time, focus areas and gaps, as well as identifying how funding aligns with interventions that are seen to be catalytic. Data will be used both for historical research (looking at funding between 2015 and 2019) and ongoing tracking and monitoring of aid (looking at funding from 2020 to the most recently published). In examining current funding, we will seek to understand the impact of Covid-19 where data is available and will unpack through qualitative research how the funding we map aligns with policy approaches.

We aim to provide funders, implementers and advocates of WEE with robust evidence and recommendations, as well as tools for the improved reporting and publication of funding and programmatic information relating to WEE. This will allow funders to address funding gaps and improve coordination and efficiency at this crucial time when COVID-19 and its economic fallout threatens the progress of WEE and, in many cases, has caused progress to reverse.

This consultation document has four sections:

- **Research Methodology**: This section outlines the background and rationale of the project. It spells out the research goal and objectives, research questions and the research methods that will be used to address these questions.
- **WEE, WFI and WEC conceptualisation and method to tracking funding**: This section dives deeper into our conceptualisation of; WEE, WFI and WECs, providing definitions and our method for tracking
funding to each element. The methodology for each element uses a common approach of identification, classification, and measurement with element specific variations to maximise our efforts to map the universe of funding towards WEE, WFI, and WECs.

- **Gender Integration**: This section provides our definition of GI and outlines our approach for assessing its within organisations and their projects.
- **Annex**: The annex has further details on the methodology of our research, how it has been developed, and how it will be implemented.

We are sharing this document with key stakeholders and subject matter experts, engaging in an iterative process, to fine-tune and contextualise our project’s approach to each country’s context.

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**Research Methodology**

**Rationale**

Women’s economic empowerment (WEE), and its key parts including women’s financial inclusion (WFI) and women’s empowerment collectives (WECs), is essential to the realisation of women’s rights and their full participation in society and the world of work, helping both to reduce poverty for all people and achieve gender equality.

WEE is a transformative process whereby women engage in and benefit from the economy using and gaining skills, resources and opportunities. Strategic investments in economic and productive sectors are key to achieving WEE and enable women to have:

- Equal participation in markets
- Access to and control over productive sectors
- Access to decent work
- Equal pay for equal work
- Control over their time, lives and bodies
- Increased agency, voice and meaningful participation in economic decision-making at the household and institutional level

Further enablers of WEE are inclusive financial systems and social resource provisioning systems that are built around the needs and constraints of women and address social norms that limit women’s participation.

Investing in WEE is not only key to achieving gender equality, but has numerous spill-over and positive feedback effects for development goals more broadly. WEE is a goal in itself as well as an essential catalyst for improving the lives of marginalised groups and ensuring universal human rights. Furthermore, with the global pandemic and economic crisis putting women’s rights and economic empowerment at great risk, there is a clear need to track funding and understand funding gaps to WEE. Strategic and targeted
investments in WEE are key to reaching development goals such as the 2030 Agenda for Sustainable Development Goal (SDG) 5: Achieve gender equality and empower all women and girls.

**Approach**

During the inception phase of this project, we conducted stakeholder mapping and a literature review of previous efforts to track funding to gender equality and WEE which informed the intersectional feminist approach outlined in this research methodology.

There have been some notable efforts to track funding flows for WEE by the Organisation for Economic Cooperation’s and Development (OECD) Development Assistance Committee’s (DAC) GenderNet¹, Donor Tracker² and Oxfam³. The data used in these studies is data from the Organisation for Economic Cooperation and Development (OECD) Creditor Reporting System (CRS). Projects within this dataset can be tagged using the OECD DAC’s Gender Equality Policy Marker⁴, which we refer to as the OECD-DAC gender marker, and lists of sector and purpose codes,⁵ which previous studies have used to track funding to core sectors of WEE that is gender-targeted.

Other related studies are conducted by Friends of Publish What You Fund and ourselves⁶, ONE⁷, and Development Initiatives⁸. As part of our Gender Financing Project⁹, we use the OECD-DAC gender marker to track international funding towards gender equality in Kenya, Nepal, and Guatemala.¹⁰ Looking at the global level, ONE tracks the OECD Development Assistance Committee (DAC) members’ reported gender financing between 2012 and 2018 by mapping their use of the OECD-DAC gender marker and searching for gender-related keywords.¹¹ Similarly, Development Initiatives assesses the use of the OECD’s ‘disability inclusion and empowerment’ marker and applies a keyword approach to estimate how much of reported ODA to the CRS between 2014 and 2018 targets disability inclusion.¹²

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¹ OECD DAC Network on Gender Equality (GENDERNET), Financing women’s economic empowerment (2021)
² Donor Tracker, Empowerment how? Development policy and funding for women’s empowerment (July 1, 2018)
³ OXFAM America, Are They Really Gender Equality Projects? An examination of donors’ gender-mainstreamed and gender-equality focused projects to assess the quality of gender-marked projects, (February 10, 2020)
⁵ In the CRS, data on the sector of destination are recorded using a 5-digit purpose codes. A purpose code is used for recording information on the purpose (sector of destination or other purpose – cf. Sector Classification) of individual aid activities. Purpose codes identify the specific area of the recipient’s economic or social structure the transfer is intended to foster. See list of purpose codes. The first three digits of the code refer to the corresponding DAC sector or category.
⁶ Publish What You Fund and Friends of Publish What You Fund, Gender Financing Project
⁷ ONE Campaign, More funding for gender equality may not be all it seems, (March 6, 2021)
⁸ Development Initiatives, Disability-inclusive ODA: Aid data on donors, channels, recipients (July 3, 2020)
⁹ Publish What You Fund, We want progress on gender equality, but we need greater transparency on the financing to get there, (March 21, 2021)
¹¹ Development Initiatives, Disability-inclusive ODA: Aid data on donors, channels, recipients (July 3, 2020).
The following observations from previous studies have informed the alternative approach presented in this methodology:

1) Previous efforts to track WEE funding have focused on core economic and productive sectors.\textsuperscript{13} We aim to build on this work by including additional sector focuses in our work which encompasses the full range of components critical to WEE.

2) We will also assess the use of the OECD-DAC gender equality policy marker in each of our focus countries given that this is the most evolved way to currently track funding to gender equality. Our research on tracking funding to gender equality and aforementioned studies have found that the OECD-DAC gender marker is often applied inconsistently among funders. This has encouraged us to consider using key search terms as an alternative approach in this piece of work, while assessing the gender marker throughout with the aim of understanding how the use of the gender marker can be strengthened long term.\textsuperscript{14}

3) Previous efforts to track funding to WEE have focused primarily on Overseas Development Assistance (ODA) and the OECD DAC members. We draw inspiration from the Association for Women’s Rights in Development’s (AWID) conceptualisation of a feminist funding ecosystem which recognises the interconnected relationship between diverse actors and funding sources working to drive social change.\textsuperscript{15} We aim to add to the discourse by also focusing on other funding flows and funders in this research.

This project will contribute to a country-level and global understanding of funding towards WEE by adopting a holistic definition of WEE, broadening the sector focus, and mapping additional funding flows\textsuperscript{16} to produce granular data on the diverse areas and ways in which WEE is funded.

We aim to provide funders with robust evidence and recommendations as well as tools for the improved reporting and publication of information relating to WEE. We will highlight evidence on how funding aligns with catalytic investments where this evidence is available. This will allow funders to address funding gaps and improve coordination and efficiency at this crucial time when COVID-19 and its economic fallout threatens the progress of WEE and, in many cases, has caused progress to reverse.

\textsuperscript{13} Agriculture and rural development; banking and business; communication; employment policy; energy; industry; mining, construction and tourism; public finance management; trade; transportation and storage; and urban development.


\textsuperscript{15} Association for Women in Development (AWID), ‘Toward a Feminist Funding Ecosystem’, 2019.

\textsuperscript{16} This project will track funding from bilateral, multilateral, philanthropic and national government organizations.
In addition to tracking funding to WEE, we will track funding to WFI. WFI is a key component of WEE and is critical in ensuring meaningful access to, use of and control over financial services that create economic and social benefits for women. We will also focus on WECs which have been identified as key mechanisms for accelerating WEE. WECs help build women’s human, financial and/or social capital through programming and training. Understanding funding to these groups may open up new opportunities for catalysing progress towards WEE and other development outcomes. An additional component of our project will seek to understand how donors adopt and operationalise GI within their WEE programs. We will explore different funders’ approach to GI, as well as how it is funded and measured.

We will focus our funding analyses on six countries: Kenya, Nigeria, Uganda, Ethiopia, Pakistan and Bangladesh. These countries represent some of the largest economies in their regions and are home to promising efforts focused on WEE.\textsuperscript{17}

This work is funded by the Bill & Melinda Gates Foundation (BMGF) and is conducted in collaboration with the Center for Financial Inclusion (CFI), the International Center for Research on Women (ICRW) and various other key stakeholders.

\textsuperscript{17} Bill & Melinda Gates Foundation, \url{Gender Equality Strategy overview}.
**Research goal & objectives**

The goal of this research is to increase the salience of WEE, WFI, WECs and GI among international development and national funders. We will do this by providing robust information about and recommendations for the improved reporting and publication of information on funding to these areas.

Our main objectives include:

1. Conceptualising new approaches and developing tools to track funding to WEE, WFI and WECs, and assess GI, through multi-stakeholder consultations
2. Producing robust evidence and recommendations for the improved reporting and publication of information on funders’ GI policies and funding towards WEE, WFI, and WECs
3. Using our findings and tested tools to advocate for more effective investments in WEE at the country and global level through targeted engagement with key funders and policy-makers
4. Gathering insight into how funding supports COVID–19 responses and how much of this is gender-integrated

**Research Questions**

The table below breaks down our research questions into the types of funders we intend to include and the sub-questions and the mixed-methods research approach we will use to answer them for each of our six countries:

<table>
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<tr>
<th>Question 1: How can international development funders and priority country governments collaborate to close gender funding gaps to WEE, WFI and WECs?</th>
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<tr>
<td><strong>Target group(s):</strong> Foundations, bilateral and multilateral organisations, development finance institutions (DFIs), women’s funds, and movements’ autonomous resourcing&lt;sup&gt;18&lt;/sup&gt;</td>
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<tr>
<td><strong>Sub–questions:</strong></td>
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<tr>
<td>a. Who funds WEE, WFI and WECs? How much do they commit and disburse?</td>
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<tr>
<td>b. What are the main instruments/finance types used for funding WEE, WFI and WECs?</td>
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<tr>
<td>c. Which thematic areas and sectors within WEE, WFI and WECs does funding go to? Which thematic areas and sectors receive the most funding and where are there gaps?</td>
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<tr>
<td>d. Which groups of women does this funding (commitments and disbursements) intend to benefit?</td>
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<tr>
<td><strong>Research methods:</strong></td>
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<tr>
<td>International funding analysis (data), funder survey, KIIs</td>
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<td>International funding analysis (data), funder survey, KIIs</td>
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<td>International funding analysis (data), funder survey, KIIs</td>
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<tr>
<td>International funding analysis (data), funder survey, KIIs</td>
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<sup>18</sup> Funding generated by and for feminist movements themselves. [awid_funding_ecosystem_2019_final_eng.pdf](https://example.com/awid_funding_ecosystem_2019_final_eng.pdf)
<table>
<thead>
<tr>
<th>Question</th>
<th>Methodology</th>
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<tr>
<td>e. How much international funding is allocated to national government?</td>
<td>International funding analysis and national budget analysis</td>
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<td>f. Do funders use a gender–integrated approach to their investments?</td>
<td>GI policy landscape, international funding analysis (data), GI survey, KIIs</td>
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<td>g. How much does local and national government commit and disburse to</td>
<td>National budget and policy analysis (AIMS and national budget), funder survey, KIIs, desk review (policy analysis)</td>
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<tr>
<td>WEE, WFI and WECs? Are these supported/mandated by local policies or</td>
<td></td>
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<td>regulations?</td>
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<tr>
<td>h. Which thematic areas and sectors within WEE, WFI and WECs does</td>
<td>National budget and policy analysis (AIMS and national budget), funder survey, KIIs</td>
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<tr>
<td>funding go to? Which thematic areas and sectors receive the most</td>
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<td>funding and where are there gaps?</td>
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<td>i. Where information is available, which groups of women is this</td>
<td>National budget and policy analysis (AIMS and national budget), funder survey, KIIs</td>
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<td>funding (commitments and disbursements) intending to benefit?</td>
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<td>j. Why does funding to WEE, WFI and WECs look the way it does? Do these</td>
<td>Desk review (policy analysis), KIIs</td>
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<td>observations reflect a policy stance such as government commitments to</td>
<td></td>
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<td>certain agendas and targets, and if not, why?</td>
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<tr>
<td>k. How does funding to WEE, WFI and WECs compare to the total funding</td>
<td>International funding and national budget analysis (data), KIIs</td>
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<td>allocated to economic empowerment in our priority countries?</td>
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<td>l. Where data is available, how much of COVID–19 response funding</td>
<td>International funding and national budget analysis (data), funder survey, KIIs</td>
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<td>supports WEE, WFI and WECs?</td>
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<td>m. How does overall funding align with approaches widely perceived to</td>
<td>International funding and national budget analysis (data), literature review of evidence of widely perceived catalytic approaches to WEE within a country context, funder survey, KIIs</td>
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<td>be catalytic and effective for WEE, WFI and WECs?</td>
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<td>n. What significant gaps and opportunities exist in the coordination</td>
<td>Answers to previous questions</td>
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<td>and funding to WEE, WFI and WECs? How could this help stakeholders to</td>
<td></td>
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<td>advance development outcomes?</td>
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<td>o. Has funding to support WEE, WFI and WECs changed between the period</td>
<td>International funding and national budget analysis (data &amp; policy), funder survey, KIIs</td>
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<td>of 2015 to 2020? If so, how and why?</td>
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Question 2: What mechanisms exist for tracking funding to WEE and how can these be strengthened? What new tools or approaches could enhance the salience of and track funding to WEE, WFI and WECs?

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<tr>
<th>Target group(s):</th>
<th>Sub-questions:</th>
<th>Research methods:</th>
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<tr>
<td>All funders, partners (e.g., ICRW, CFI), data stakeholders (e.g., IATI, OECD GenderNet, UN Women, CGAP), WEE advocates</td>
<td>a. What existing mechanisms are there for tracking funding to WEE, WFI and WECs at both a global and country level? What are their strengths and weaknesses?</td>
<td>Literature review &amp; research scoping, KIIs, surveys and consultations with global and country level multi-stakeholder groups</td>
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<td></td>
<td>b. In collaboration with other partners and stakeholders, what would positive changes to existing reporting mechanisms to track WEE funding look like? What new reporting mechanisms to track WEE funding could be developed?</td>
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<td></td>
<td>c. How could these mechanisms be used to increase and coordinate funding?</td>
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<td></td>
<td>d. What resources/partnerships would be required to implement such mechanisms?</td>
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Project Approach

The sequential design of this project involves four phases outlined below.

| Phase One - Inception and Assessment | • Conduct multi-stakeholder consultations to determine the research methodology, definitions and scope  
| | • Develop tools to collect data on funding to WEE, WFI and WECs |
| Phase Two - Research and Advocacy | In phases two and three we will conduct country-based research and advocacy. Phase two will focus on Kenya, Nigeria and Bangladesh. Phase three will focus on Ethiopia, Uganda and Pakistan. In each phase, we will mobilize national teams (comprising of national consultants, PWYF team members and a country advisory committee) to:  
| | • Conduct desk research and stakeholder mapping\(^{19}\) to identify funding to and policy commitments on WEE, WFI and WECs  
| | • Analyse national budgets and gender-responsive budgeting practices |

\(^{19}\) The stakeholder mapping aims to also identify stakeholders working specifically for the COVID-19 response, and government ministries and other units that are engaged in the promotion of WEE, WFI and WECs. In mapping government stakeholders, the mapping exercise will endeavor to identify the appropriate platforms and levels for engaging in advocacy.
- Carry out KIIs with government officials, funders, implementers, WROs and academics
- Implement a country survey of funding received or generated by organisations working towards WEE, WFI and WECs
- Collaborate with national stakeholders and networks to contextualise research and advocacy to build upon their existing knowledge and support ongoing efforts to promote WEE
- Target advocacy around findings and policy recommendations at key funders

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<tr>
<th>Phase four - Gender Integration Report, Global Transparency Report and Global Advocacy</th>
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<td>- Develop tools to collect data on the use of the Gi approach within funder organisations and project funding</td>
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<td>- Develop indicators and a donor survey to better understand Gi as an approach among key funders</td>
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<tr>
<td>- Produce a report on Gi approach among donors.</td>
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<tr>
<td>- Synthesise findings from our six focus countries to produce a Global Transparency Report with evidence-based recommendations for funders to improve their reporting and publication of related data and information</td>
</tr>
<tr>
<td>- Conduct targeted engagement with key stakeholders and advocacy activities to disseminate the findings and seek commitments for change</td>
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<tr>
<td>- Consult with stakeholders to agree on the long-term housing of tested WEE and WFI funding tracking tools</td>
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**Research methods**

**Developing the methodology to track funding**

The main goal of our inception phase was to establish the definitions, scope and methodologies for tracking funding to WEE, WFI and WECs. This process included:

1. Mapping of key stakeholders (thought leaders, implementers, funders and advocates) for WEE, WFI and WECs
2. Using stakeholder mapping to understand previous efforts and methodologies for tracking funding to gender equality and WEE
3. Defining WEE, WFI, WECs and Gi through consultation with thought leaders, implementers and advocates
4. Developing a draft methodology for tracking funding to WEE, WFI and WECs, including the key search terms and typologies that would be used to identify and classify funding to these areas

The methodology developed for tracking funding to WEE, WFI and WECs outlined below was built with both standardisation and flexibility in mind. The methodologies and typologies outlined below encompass a
comprehensive and inclusive approach to WEE, WFI and WECs that includes a wide range of drivers and enablers of WEE and the diverse ways in which different groups of women may participate in WEE as both a process and an outcome. This is particularly useful in considering the aim of this project to develop a tool for tracking funding to WEE and WFI beyond the life of this project.

The methodology is also designed to be adaptable so that once we have consulted with key stakeholders in each country, we can contextualise the approach as necessary to reflect the WEE landscape of each case-study country. These consultations and possible adaptations of the methodology outlined below will take place at the beginning of each country phase.

**Applying the methodology to track international development funding and national and sub-national expenditure**

This research will conduct a historical analysis of funding towards WEE, WFI and WECs, from the establishment of SDG5 in 2015 to 2020. We will also conduct a current analysis of funding for 2020/2021. We will examine a wide range of international development funding flows including funding from bilateral, multilateral, development finance institutions (DFIs) and philanthropic organisations (including women’s funds), as well as the national and sub-national governments of our focus countries. We aim to examine and understand the instruments through which WEE is funded and who this funding reaches.

To track international development funding, we intend to analyse data from:

- The International Aid Transparency Initiative (IATI)’s Country Development Finance Data tool
- OECD CRS
- Consultative Group to Assist the Poor (CGAP) Funder Survey
- Foundation Directory Online (Candid)
- Funders and governments’ websites

For tracking public expenditure towards WEE, WFI and WECs we will assess:

- National and sub-national budget documents
- Countries’ Aid Information Management Systems (AIMS)

Other sources will include funders’ policy documents and strategies.

We analysed these datasets during our first round of stakeholder mapping. To the extent possible we will reconcile these into 6 databases of funding flows for each country in order to analyse flows at the country level.

We will automatically include all of the data for donors reporting to the OECD but not IATI and conversely the data for IATI donors not reporting to the OECD. There are also a number of donors reporting to both the OECD and IATI which poses a risk of double counting. Three options were explored on how to manage the data of these donors from the two datasets. It was decided to go for a ‘tailored’ data set for each country which captures the largest amount of detailed data from either. Therefore, if organisations report the same activities to more than one of the aforementioned datasets, we will include the data that offers the most
detailed project titles and descriptions to support our ability to conduct keyword searches and offer granular insights into reported WEE projects. For example, the United Nations Development Programme (UNDP) only publish their core contributions to the CRS. Since we are looking at project level data, we can retain UNDP’s IATI data and not run the risk of double counting. For others, we may choose to retain the CRS data where there is greater detail.

Some research has been done to show where there may be overlaps across the donor names within each country data set and is outlined in the table below.

<table>
<thead>
<tr>
<th>Data sources (total publishers)</th>
<th>CRS</th>
<th>IATI</th>
<th>CGAP</th>
</tr>
</thead>
<tbody>
<tr>
<td>CRS matches</td>
<td>N/A</td>
<td>59</td>
<td>20</td>
</tr>
<tr>
<td>IATI matches</td>
<td>59</td>
<td>N/A</td>
<td>20</td>
</tr>
<tr>
<td>CGAP matches</td>
<td>20</td>
<td>20</td>
<td>N/A</td>
</tr>
</tbody>
</table>

An important limitation for this desk research approach is that the amount and quality of funders’ reported data varies significantly, due to the often-voluntary nature of these databases, the limited reporting guidance for funders, and limited external verification of their reported data. The data sources outlined above each have their own purposes, uses and limitations. Given our intention to capture the ecosystem of funding to WEE, WFI and WECs, and to understand the relationship between the diverse funders and actors within that ecosystem, we will supplement the data exercise outlined above with in–country research. This should enable us to capture additional information on funding flows not captured by data sources. With both the information from data sources and our in-country research, we hope to gain an understanding of how and why the funding ecosystem in each country context looks the way it does.

Mapping of National Stakeholders and Commitments

We will recruit national consultants to conduct a desk review and informal interviews to identify relevant stakeholders in the country and policy commitments. The stakeholder mapping is a preparatory exercise to determine which actors from government, private sector, civil society, funders and development institutions (including UN agencies and multilateral financial institutions) should be engaged in subsequent activities (e.g., country funding survey, key informant interviews, advocacy). The information that will be used for the stakeholder mapping is anticipated to come from desk review of WEE/WFI/WEC projects and wider academic and grey literature on the three topics, and discrete interviews with implementers and funders.

A similar approach will be used for mapping policy commitments. In particular, the desk review will cover national documents (including SDG voluntary national reports), policies, government-published statements and articles, in addition to wider literature and interviews with practitioners.

Country Funding Survey

We will carry out a funding survey in each of the six focus countries. The purpose of the surveys is to supplement desk research and map funding that is difficult to identify through the aforementioned data sources (e.g., autonomous resourcing). The surveys will map funding received or generated by organisations working on WEE, WFI and WECs. These surveys will help us identify and understand changes in funding from
2015 to 2020, including the impact of COVID–19, and to assess the funding needs of implementers and advocates working towards WEE, WFI and WECs, such as WROs, feminist movements, international non-governmental organization (INGOs), non-governmental organisations NGOs and civil society organisations (CSOs).

**Key informant interviews**

We will conduct KIIs for qualitative insights into funders’ WEE, WFI, WECs and GI (investment) approaches, as well as the impact of COVID–19 on funding. These interviews will help gather insight on funders’ WEE, WFI, WECs and GI programmes and policy choices, existing mechanisms for coordination among funders, and efforts to track funding and how donors measure the impact of their funding. The target groups for the KIIs are international and in–country funders, national and sub-national government officials, implementers and women right’s organisations (WROs).

**Consent**

In order to ensure prior informed consent of all potential research participants, we will provide them with information about our research, participation (including confidentiality and the aspect of anonymisation) and the expected duration of the KIIs and surveys. All information will be reiterated prior to starting interviews to ensure participants’ verbal consent.

**Sampling**

The in–country funding survey and KIIs will rely on snowball and purposive sampling.

The sample for each country will consist of informants working on or funding WEE, WFI and WECs, as well as GI–relevant informants. Informants will represent relevant national and local stakeholders, including partner government ministries, international funders, implementing organisations, international and national NGOs, local CSOs, grassroots gender activists and advocates, and other knowledgeable actors representing the development community including academics and gender specialists.

We aim to collect a representative number of implementing organisations for the survey and target diverse interest groups for the KII responses across relevant stakeholder groups in order to encourage comparability between our focus countries.

**Outputs**

The findings of the research will be synthesised into the following outputs:

1. **Country reports**

For each country we will produce a report or series of reports summarising our findings on 1) what funding towards WEE, WFI and WECs is being spent at the country–level and why, 2) how these investments align with SDG commitments, catalytic WEE, WFI and WECs interventions and gaps in funding, and 3) how investments have changed over time, including changes related to COVID–19.

2. **Global transparency report**

Extrapolating findings across the six countries, this report will provide evidence on 1) trends in funders’ investments to WEE, WFI, WECs and the salience of a GI approach, 2) evidence on how these investments
align with effective WEE interventions and gaps in funding and 3) how WEE, WFI and WECs funding compares to funders’ other funding priorities in economic and productive sectors. The report will also provide evidence–based recommendations for funders to improve their reporting and publication of related data and information.

3. **Tested tools for tracking funding to WEE and WFI**

As part of our final project phase, we will determine the long–term housing of the tools developed and tested for tracking funding to WEE and WFI through consultation with key stakeholders. This is to promote the sustained use of these tools in tracking funding, promoting coordination and advocating for greater investment into WEE and WFI.

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**Conceptualisation**

**Approach for tracking funding to WEE, WFI and WECs**

To track international development funding to WEE, WFI and WECs we will apply a three-step approach of identification, classification and measurement. Each step is intended to help us understand:

1. **Identification**—What data will we use to track this funding? How do we determine what funding should be classified as flowing to WEE, WFI and/or WECs?

2. **Classification**—How can we organize the WEE, WFI and WECs funding flows into thematic areas to break them down into useful granular subcategories? What target populations within are important to identify?

3. **Measurement**—How much funding is there in total for WEE, WFI and WECs within our focus countries? How has that changed within countries across the identified time period? How is this funding distributed across our thematic areas and directed towards target populations?

This three-step approach provides a useful framework for tracking funding to WEE, WFI and WECs while allowing for variation within each element in classifying and analysing funding.

**Gender equality marker assessment**

We will also assess the use of the OECD-DAC gender equality policy marker in each of our focus countries given that this is the most advanced way to currently track funding to gender equality. This marker allows funders to indicate the extent to which an activity aims to improve gender equality based on a three-point scoring system: gender equality as a principal focus (score 2), gender equality as a significant focus, but not the main purpose of the activity (score 1), or does not target gender equality at all (score 0). 13 Other relevant markers that may indicate whether activities intend to address gender equality include scores/search terms relating to the 2X Challenge,14 the Gender with Age Marker (GAM),15 SDG Focus: SDG516 or ‘SDG 5: Gender Equality,’17* or donors’ own uniquely developed gender markers.

The findings from this assessment will allow us to understand how publishers report against gender equality markers in our six countries more broadly, and specifically for WEE, WFI, and WECs initiatives.
*This list is subject to change as our understanding increases of donors’ reporting against and datasets’ availability of uniquely developed gender equality markers.

We will then breakdown our baseline and WEE, WFI, and WECs funding by identified gender marker scores. This may allow us to notice correlations between publishers’ use of gender equality marker scores and their inclusion of WEE, WFI, or WECs-relevant search terms. We may also be able to assess why such correlations may – or may not – exist.

Ultimately, this assessment will help us to understand how gender equality marker scores could fit into a final research methodology tool to track funding for WEE, WFI, and WECs.

As we move to identify and classify WEE, WFI and WECs funding, we will also assess how the gender marker has been used by funders to target gender equality as they target WEE, WFI or WECs.

### Women’s Economic Empowerment

**Definition**

WEE is central to realising women’s rights and gender equality. It is both a process and outcome of enhancing women’s skills, agency, access to and control over resources, and bargaining power. These qualities enable women to contribute to economic activity and have the necessary resources to support their livelihoods.

When women are economically empowered, they benefit from equal access to and opportunities within markets and are not constrained by structural factors within and outside of market activity, which prevent gender-equitable economic outcomes. WEE is therefore an outcome but also a process of creating enabling environments from the household to the institutional level, including ensuring equitable social provisioning of resources outside of market activity.

WEE entails a rights-based approach, which recognises and addresses the impact of discriminatory laws and gender norms, the disparities in the distribution of unpaid care work with the household and within gendered labour markets. We advocate that WEE requires an intersectional approach that addresses the multiple and intersecting forms of discrimination that women face, such as by race, ethnicity, religion, disability, migration status. Marginalised groups of women will face greater challenges in obtaining economic empowerment and are more likely to face obstacles when accessing resources, throughout the continuum of unpaid to paid work and especially with regards to discrimination in paid labour markets.

**Approach**

The OECD-DAC sorts funding projects by three–digit sector codes and five–digit CRS purpose codes. These codes are also available to funders/organisations who publish project level data to IATI. Previous efforts by
both the OECD DAC\textsuperscript{20}\textsuperscript{22} to track funding flows to WEE have used a core list of important OECD sector/purpose codes. Our methodology builds on these approaches by adopting a more inclusive set of sector/purpose codes that better captures the elements of our definition and evidence on WEE. The full list of codes can be seen in our chart typology in the next section. We believe the OECD sector/purpose codes are necessary, but not sufficient to track funding to WEE, in part because they omit certain key sector/purpose codes, such as labour rights, social protection, multisector aid for basic social services, water supply and sanitation, and household food security.

To determine which sector/purpose codes to include, we used an evidence–based approach, conducting research and consulting with experts and partners knowledgeable in the broad range of factors important and instrumental to the realization of WEE. Defining the boundaries of WEE is not an easy task, as there are many overlaps with aspects of gender equality that are important goals unto themselves, such as education or ending gender–based violence.

To understand the universe of funding to WEE and projects that support or create an enabling environment for WEE we will use a two-category approach:

- **Category 1:** Projects which specify that they target women and clearly target WEE
- **Category 2:** Projects which do not specify targeting women but are potentially critical to WEE

**CATEGORY 1: GENDER-TARGETED PROJECTS, CLEARLY TARGETS WEE**

The flowchart below outlines the proposed steps for identifying, classifying and measuring classifying and measuring and tagging principal (gender marker score-2), significant (gender marker score-1) and unspecified WEE category-1 projects from our base data

\textsuperscript{20} OECD DAC NETWORK ON GENDER EQUALITY (GENDERNET), 2016. Tracking the money for women’s economic empowerment: still a drop in the ocean

\textsuperscript{21} WE EMPOWER G7, 2018: Promoting Economic Empowerment of Women at work through responsible business conduct in G7 countries.

\textsuperscript{22} Kalila Jaeger, Zoe Johnson, Hugo Petitjean, 2020: Investing in shared prosperity: Financing for women’s economic empowerment; Donor Tracker Insights
Methodology flowchart for identifying, classifying, and analysing WEE category-1 projects

Projects that:
- Satisfy guiding questions, are tagged as WEE Category 1
- Lack sufficient information in the data to determine its validity, are tagged as inconclusive*
- Do not reflect clear intention of targeting gender in their description, will be tagged for further review in potential Category 2

**Projects tagged as inconclusive will be further evaluated to see how the gender marker has been used for these projects and what other available documents can be found to assess their potential focus on gender.**

### 1. Identification

The first step will be to identify projects which have a clear gender intention. The identification will be carried out by filtering through the country data using the OECD-DAC gender marker and the gender terms listed below:

*Gender, women, woman, girl, girls, females, female, mother, mothers, motherhood, maternal, maternity, childbirths, childbirth, daughters, daughter, wife, wives, widows, widow, reproductive, srhr, boys, boy, man, men, male, lgbt, trans, queer, GEWE, EVAW, jóvenes, chicas, niñas, mujeres, femmes, féminin, LGBTI, LGBTQI*

### 2. Classification

**Thematic areas**

- In order to organise the extensive list of sector/purpose codes we identified as relevant to WEE, we have created our own themes to classify WEE projects according to sector/purpose codes. There are five thematic areas which help us organise the codes according to our definition of WEE and capture all relevant projects based on their thematic focus.
Access to Resources: Affordable and safe access to all the areas outlined below are integral economic aspects of livelihood support. These are also relevant for women’s unpaid care work burdens and an integral safety net for supporting WEE throughout women’s lifespan, including in periods of unemployment or in old age with pensions. Interventions for women within this category can also support entrepreneurship and acquisition of skills and resources that erode patterns of sectoral segregation in labour markets.

- Resource Access for Livelihoods
- Access to Communications, Financial and Business Resources
- Access to Social Support for Disadvantaged Groups
- Urban, Rural and Environmental Development and Policy
- Crisis Support for Economic Outcomes

Foundational Capabilities: The areas outlined for this theme enhances agency through knowledge acquisition, particularly universal basic education which can also reduce the unpaid care work of women and support their labour force participation. This is also integral for agency in making decisions regarding their own bodies (including whether or when they have children) and is a foundational factor for participation in economic activity.

- Education and Training
- Health
- Ending Gender Based Violence

Rights–Based Supports: This theme contributes to women’s ability to control resources and their ability to participate in the economic sphere in equitable ways, so gendered interventions in this sector can be instrumental to progress in WEE. Furthermore, rights-based supports also ensure a context in which women’s economic rights are supported and accessed; projects which target changing gender norms, protecting and promoting economic rights for women overall.

- Laws and Regulations
- Rights Organizations and Mechanisms

Productive Sector Opportunities: Projects to support formal and informal employment, management and ownership within productive sectors are an important component of women’s economic outcomes within paid work.

- Employment and Ownership in Productive Sectors

Macroeconomic Interventions: There is substantial feminist economic literature surrounding the impact of fiscal, tax, trade and structural adjustment policies on gendered economic outcomes. Macro-level employment generation that targets women could circumvent discrimination and structural issues of gendered segregation in labour markets. Movements for gender-responsive budgeting also require data and can be instrumental to supporting women’s economic justice and rights across all levels of policy making.

- Macroeconomic and Trade Policies
- Employment Creation and Income Generation
Gender Responsive Budgeting and Sex–Disaggregated Statistics

The full listing of sector/purpose codes within these categories is outlined in the table below.

<table>
<thead>
<tr>
<th>Access to Resources</th>
<th>Foundational Capabilities</th>
<th>Rights-Based Supports</th>
<th>Productive Sector Opportunity</th>
<th>Macroeconomic Interventions</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Education (110)</td>
<td>Legal and Judicial Development (15130)</td>
<td>Energy (230)</td>
<td>Public Finance Management (15111)</td>
</tr>
<tr>
<td></td>
<td>Education, Level Unspecified (111)</td>
<td>Human Rights (15160)</td>
<td>Energy Generation Renewable Sources (232)</td>
<td>Domestic Revenue Mobilization (15114)</td>
</tr>
<tr>
<td></td>
<td>Secondary education (113)</td>
<td>Labour Rights (16070)</td>
<td>Hybrid Energy Plants (234)</td>
<td>Government and civil society statistics and data (15196)</td>
</tr>
<tr>
<td></td>
<td>Health (120)</td>
<td></td>
<td>Agriculture, Forestry, Fishing (310)</td>
<td>Statistical Capacity Building (16062)</td>
</tr>
<tr>
<td></td>
<td>Health, General (121)</td>
<td></td>
<td>Agriculture (311)</td>
<td>Trade Policies and Regulations (330 &amp; 331)</td>
</tr>
<tr>
<td></td>
<td>Basic Health (122)</td>
<td>Promotion of Mental Health and Well-Being (12340)</td>
<td>Forestry (312)</td>
<td>General Budget Support (510)</td>
</tr>
<tr>
<td></td>
<td>Population Policies/Programmes &amp; Reproductive Health (130)</td>
<td>Ending Violence Against Women and Girls (15180)</td>
<td>Fishing (313)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Media and the Free Flow of Information (15153)</td>
<td>Basic Social Services (16050)</td>
<td>Industry, Mining, Construction (320)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Social Services (16050)</td>
<td>Social mitigation of HIV/AIDS (16064)</td>
<td>Industry (321)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Environmental education/training (41081)</td>
<td>Environmental education/training (41081)</td>
<td>Mining (322)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Multisector education (43081)</td>
<td>Multisector education (43081)</td>
<td>Construction (323)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Tourism (332)</td>
<td></td>
</tr>
</tbody>
</table>

23 For a list of sector/purpose codes grouped under these categories and sub-categories, with explanations for their inclusion and notes on what the sector/purpose codes include from their DAC definitions please see Annex A1.1. Please note that the codes in bracket refers to the sector or purpose of the titles mentioned are adapted from DAC.
For this classification exercise, the projects that are pulled from the gender terms filtering exercise will then be further filtered using the purpose and sector codes in the table above. We have created a series of questions from our WEE definition and typology to act as a guide to determine whether a project is relevant to WEE. This is a necessary step as there will be projects within these sector/purpose codes that are not WEE relevant given the way the codes are defined and projects are coded. Additionally, these gender search terms also pull up project descriptions that target “men and women” and “girls and boys” and thus need to be re-categorised from the data as they lack an intentional focus on WEE. This approach allows for a more thorough review process for categorising WEE projects (though this is limited by what is included in project descriptions). The end result will be a clean, coded data set of projects organised by the above typology of WEE funding with which to conduct multiple levels of analysis.

CATEGOR Y 2: Gender non-targeted ECONOMIC RIGHTS AND EMPOWERMENT Projects, After sorting all gender intentional projects for category-1, the intention of category 2 is to identify funding for projects which do not specifically target women. Tracking these projects are important because they potentially 1) improve the conditions and opportunities for WEE, 2) address factors which disproportionately affect women and girls or sectors in which women represent the majority population, and/or 3) are working to reduce care burdens or are missed opportunities by development projects as having a gender target could have been influential in improving WEE. Overall, these set of projects will provide a basis for further analysis of funding to the WEE universe. This analysis will allow us to determine whether funds potentially enable an environment that supports WEE, whether funding has missed opportunities to specifically target women and girls, whether funds address factors such as unpaid care burden, and more.

The sector/purpose codes that contribute to each of these three areas are laid out in the table below. The justifications for why the inclusion of these sector/purpose codes are important to WEE are further elaborated on in Annex 2.

<table>
<thead>
<tr>
<th>Projects for all-improve conditions and opportunities for WEE</th>
<th>Projects which address factors which disproportionately impact women and girls or women represent majority of the population</th>
<th>Policies known to reduce care burdens-particularly important for marginalised women</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Employment creation (16020)</td>
<td>• Education facilities and training (11120)</td>
<td>• Basic Health (122)</td>
</tr>
<tr>
<td>• Vocational training (11330)</td>
<td>• Teacher training (11130)</td>
<td>• Reproductive health care (13020)</td>
</tr>
<tr>
<td>• Advanced technical and managerial training (11430)</td>
<td>• Education policy and administrative management (11110)</td>
<td>• Health policy and administrative management (12110)</td>
</tr>
<tr>
<td></td>
<td>• Basic life skills for adults (11230)</td>
<td>• Promotion of mental health and well-being (12340)</td>
</tr>
<tr>
<td></td>
<td>• Basic life skills for youth (11231)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Primary education equivalent for adults (11232)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Agricultural development (31120)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Agricultural land resources (31130)</td>
<td></td>
</tr>
</tbody>
</table>

24 Please refer to Annex A1.2
25 For the full list of OECD DAC sector and CRS purpose codes, please see: DAC and CRS code lists - OECD. For excerpts from the OECD definitions that we have identified, please see Annex A1.
<table>
<thead>
<tr>
<th>Labour rights (16070)</th>
<th>Agricultural water resources (31140)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social protection and welfare services policy (16011)</td>
<td>Agricultural inputs (31150)</td>
</tr>
<tr>
<td>Social Protection (16010)</td>
<td>Food crop production (31161)</td>
</tr>
<tr>
<td>Social security (16012)</td>
<td>Livestock (31163)</td>
</tr>
<tr>
<td>General pension (16013)</td>
<td>Agricultural financial services (31193)</td>
</tr>
<tr>
<td>Social services (16015)</td>
<td>Agricultural co-operatives (31194)</td>
</tr>
<tr>
<td>Multisector aid for basic social services (16050)</td>
<td>Livestock/veterinary services (31195)</td>
</tr>
<tr>
<td>Social mitigation of HIV/AIDS (16064)</td>
<td>Tourism (332)</td>
</tr>
<tr>
<td>Social dialogue (16080)</td>
<td>Small and medium-sized enterprises (SME) development (32130)</td>
</tr>
<tr>
<td>Food security policy and administrative management (43071)</td>
<td>Cottage industries and handicraft (32140)</td>
</tr>
<tr>
<td>Household food security programmes (43072)</td>
<td>Agro-industries (32161)</td>
</tr>
<tr>
<td>Food safety and quality (43073)</td>
<td>Textiles, leather and substitutes (32163)</td>
</tr>
<tr>
<td>Food assistance (52010)</td>
<td>Clean cooking appliances manufacturing (32174)</td>
</tr>
<tr>
<td>Emergency food assistance (72040)</td>
<td>Non-agricultural alternative development (43050)</td>
</tr>
<tr>
<td>Human rights (15160)</td>
<td>Rural development (43040)</td>
</tr>
<tr>
<td>Facilitation of orderly, safe, regular and responsible migration and mobility (15190)</td>
<td>Rural development (43042)</td>
</tr>
<tr>
<td>Emergency Response (720)</td>
<td>Rural land policy and management (43041)</td>
</tr>
<tr>
<td>Information and communication technology (ICT) (22040)</td>
<td>Environmental policy and administrative management (41010)</td>
</tr>
<tr>
<td>Banking &amp; Financial Services (240)</td>
<td>Biosphere protection (41020)</td>
</tr>
<tr>
<td>Agriculture (311)</td>
<td>Biodiversity (41030)</td>
</tr>
<tr>
<td>Legal and judicial development (15130)</td>
<td>Women's rights organisations and movements, and government institutions (15170)</td>
</tr>
<tr>
<td>Early childhood education (11240)</td>
<td>Ending violence against women and girls (15180)</td>
</tr>
<tr>
<td>Family planning (13030)</td>
<td>Emergency Response (720)</td>
</tr>
<tr>
<td>STD control including HIV/AIDS (13040)</td>
<td>Reconstruction Relief &amp; Rehabilitation (730)</td>
</tr>
<tr>
<td>Water Supply &amp; Sanitation (140)</td>
<td>Disaster Prevention &amp; Preparedness (740)</td>
</tr>
<tr>
<td>Multisector aid for basic social services (16050)</td>
<td>Human rights (15160)</td>
</tr>
<tr>
<td>Energy sector policy, planning and administration (23111)</td>
<td>Facilitation of orderly, safe, regular and responsible migration and mobility (15190)</td>
</tr>
<tr>
<td>Energy regulation (23112)</td>
<td>Rural land policy and management (43041)</td>
</tr>
<tr>
<td>Energy generation, renewable sources - multiple technologies (23210)</td>
<td>Urban land policy and management (43031)</td>
</tr>
<tr>
<td>Electric power transmission and distribution (centralised grids) (23630)</td>
<td>Promotion of mental health and well-being (12340)</td>
</tr>
<tr>
<td>Electric power transmission and distribution (isolated mini-grids) (23631)</td>
<td>Energy generation, renewable sources - multiple technologies (23210)</td>
</tr>
<tr>
<td>Retail gas distribution (23640)</td>
<td>Electric mobility infrastructures (23642)</td>
</tr>
<tr>
<td>Retail distribution of liquid or solid fossil fuels (23641)</td>
<td>Clean cooking appliances manufacturing (32174)</td>
</tr>
<tr>
<td>Modern biofuels manufacturing (32173)</td>
<td>Public transport services (21012)</td>
</tr>
<tr>
<td>Electric power transmission and distribution (centralised grids) (23630)</td>
<td>Transport policy, planning and administration (21011)</td>
</tr>
<tr>
<td>Road transport (21020)</td>
<td>Transport regulation (21013)</td>
</tr>
<tr>
<td>Emergency response (720)</td>
<td>Road transport (21020)</td>
</tr>
</tbody>
</table>

**WORD SEARCHES**
- vendor
- domestic work*
- domestic help*
- housekeeper/ house help
- childcare/ child care
- nanny/ nannies
- informal market
- indigenous
- ethnic
- minority
- tribal

**WORD SEARCHES**
- tax break* AND low income/marginalised
- subsidy/ subsidies AND low income/ marginalised
- time sav*
- labor sav*
- paid leave
- paternal
- maternity
- homeless
- unpaid
Overlap between these 3 subcomponents of category-2 is evident and they are not intended to be mutually exclusive but rather capture directional funding. The list of most recent DAC-CRS purpose codes has been taken from the OECD website. We will apply a word search or a similar mapping exercise to datasets that do not use DAC-CRS sector and purpose codes.

This list of search terms used simultaneously is not exhaustive or fully representative of the in-country context. The search terms will be further revised and consulted on once we dive deeper into our country research.

The flowchart below outlines the methodology for identifying and classifying these projects.
The use of sector/purpose codes in the methodology outlined means that we do risk overestimating funding to category 2. This is because a number of projects that do not contribute to WEE may still be captured by the sector/purpose code list outlined. The aim of category 2 is to get a sense of how donors are supporting the potentially critical sectors in which women are the majority and this will allow for further analysis. We will be exploring ways to assess the level of inaccuracy in funding.

We will apply a word search or a similar mapping exercise to datasets that do not use DAC-CRS sector and purpose codes.

Further details on each subcategory can be seen in the Annex.

For both category-1 and category-2 projects, we will have projects that do not have sufficient information provided in the descriptions or documents that will facilitate their identification as either of the categories. We will also have projects that use the gender policy marker “1” or “2” but cannot be identified as category-1 due to the lack of information. Those set of projects will be tagged as inconclusive, which could potentially be WEE category-1. will be further evaluated to see how the gender marker has been used for these projects and what other available documents can be found to assess their potential focus on gender.

**Women’s Financial Inclusion**

**Definition**

WFI is meaningful access to, use of and control over financial services which create economic and social benefits critical to realising economic rights, gender equality and WEE. For women, meaningful participation in the financial sector goes beyond formal\(^{26}\) and informal\(^{27}\) types of banking services for individual, household or business use. WFI accounts for the range of ways women’s economic and social lives may benefit from financial services, particularly when such services embed women’s unique needs. Financial services which contribute to WFI account for demand and supply side constraints that may limit women’s uptake and use of services whilst also considering how these services can transform women’s lives by breaking down gender norms, increasing financial capability, and providing women with decision-making power and autonomy.

We will be tracking funding to two broad categories of projects for WFI:

**Category 1: Gender-targeted financial inclusion projects**

- This category captures funding towards financial inclusion that shows clear intent in targeting gender and is therefore considered WFI.
- The aim is to identify projects where the financial inclusion of women is either the main goal of the project or one of the objectives of the project.
- These projects will be identified through OECD-DAC gender marker and key search terms for gender and financial inclusion.

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\(^{26}\) E.g., basic bank accounts, savings, loans, insurance.

\(^{27}\) E.g., Village Savings and Loan Associations (VSLAs), rotating Savings and Loan Associations (ROSCAs), microfinance associations.
Category 2: Non-gender-targeted financial inclusion projects This category captures funding that does not intentionally target gender for financial inclusion but contributes to critical sectors for WFI.

- The aim of capturing projects in category 2 will be to understand what funding is going towards financial inclusion that is not gender-targeted and compare that with what is gender-targeted. This enables us to draw a clear picture of the differences in the funding between the two as well as to conduct further analysis on types of funding, any missed opportunity to fund gendered outcome for financial inclusion, target recipients and use of an intersectional approach, as well as gaps in transparency and funding.
- These projects will be identified using financial inclusion search terms alone.

WFI funding will be tracked following a three-step methodology that includes 1) identification, 2) classification, 3) measurement.

Identification

The identification exercise will be used to mine existing data sources for projects that have a focus on financial inclusion.

Within the databases, we will filter according to our six focus countries to identify country-specific funding. We will also filter for regional projects that cover our case study countries. For example, a WFI project that works across the South Asian Community and that targets funding to Bangladesh.

a. Category 1 (Gender-targeted FI projects) identification

After filtering for our six focus countries, we will apply filter for OECD-DAC gender marker and targeted keyword searches to project names and descriptions to identify projects that may include a WFI component. We shall search for projects that have a combination of any of the gender terms or OECD-DAC gender marker AND relevant financial inclusion terms listed in the table below. For the CGAP database, given that projects are by definition financial inclusion projects, the objective is to identify projects which focus on women. This will be done by running a search using the gender terms on the themes of the projects or using the CGAP “women” tag.

<table>
<thead>
<tr>
<th>Gender terms</th>
<th>women, woman, girl, girls, female, females, mother, mothers, motherhood, maternal, maternity, childbirth, childbirths, daughter, daughters, wife, wives, widow, widows, lgbt, trans, queer, gender,</th>
</tr>
</thead>
<tbody>
<tr>
<td>AND</td>
<td></td>
</tr>
<tr>
<td>Financial inclusion terms</td>
<td>financial inclusion, financial exclusion, financial resilience, financial autonomy, financial services, FSP, financial capability,</td>
</tr>
</tbody>
</table>
This list has been revised as per recommendations from in-country stakeholders so that we are able to capture all terms that are relevant to Bangladesh.

The projects identified through this search will be a starting point to identify funding towards WFI. To understand the nature of projects that are receiving funding for WFI, we will manually review each project description to code the projects as one of the four sub-categories of WFI projects outlined below:

1. Projects focused purely on WFI
   - The project’s primary focus or objective will be on WFI
2. Financial inclusion projects with a WFI component
   - The primary goal of the project is financial inclusion with at least one of the objectives focusing on WFI
3. WEE/other gender-focused projects with a WFI component
The primary goal of the project is focused on gender or WEE broadly and one of the many objectives is aimed at WFI.

4. Broader development projects with a WFI component
   - The project has many development objectives, among which at least one is focused on WFI outcome.

Projects will not be identified as WFI if:

- It does not fall under either of the four categories above.
- Project descriptions do not have sufficient information to categorise as either of the four types of WFI project and it cannot be determined whether to eliminate it based on the title and description. These projects should be tagged as inconclusive and a sample will later be reviewed to understand the cause for insufficient information.
- Gender or women/woman is mentioned as part of general population, such as “benefit men and women” or “benefit all genders”, but no exclusive intent on targeting gender or women is reflected in the title of the description. These projects should be tagged as enabler/non-gender targeted projects and later be reviewed under category 2 which will look at non-gender targeted financial inclusion projects.

Methodology flow chart for identifying, classifying, and analysing WFI category-1 projects. *Where possible, we will look at additional documents linked to the inconclusive projects to verify whether they are relevant for category 1 or not.

b. Category 2 (Non-gender-targeted financial inclusion projects) identification

To ensure that the non-gender targeted financial inclusion projects do not overlap with gender-targeted financial inclusion projects, we will remove any projects identified using the gender terms.
The resulting projects without the gender terms will be searched through using ONLY financial inclusion search terms to identify non-gender targeted financial inclusion projects.

Projects that come up as a result of the search terms will be further filtered using the gender equality policy marker. If any of these projects will have the marker as 1 or 2, they will be removed from the category 2 projects and will be tagged as potentially category 1.

The remaining projects after the gender marker filter will be the final category 2 projects. They will be supplemented with financial inclusion projects marked as a non-gender targeted project during category 1 sorting.

*Where possible, we will look at documents linked to the inconclusive projects to verify whether they are relevant for category-2 or not.

**Classification**

**Market-Systems taxonomy**

Once we have identified the relevant financial inclusion projects, we will classify them using a market-systems framework. This framework will be used to categorise which funding is going to the core market and which is going towards creating an enabling environment for WFI to thrive. The core market is inclusive of both the demand and supply sides. The enabling environment comprises of support functions as well as policy and regulations.

The table below outlines the four main components of the market system that we will be looking at to understand the dynamics of funding going towards them. This will be used as a guide in the classification exercise. All projects identified as WFI will be manually checked to be classified into at least one of the market system's components.
Classification for category 1 and category 2 will be carried out separately so as to give us a clear picture of funding within each of the components that is gender-targeted and that which is not.

<table>
<thead>
<tr>
<th>Market System Component</th>
<th>Does the project increase or facilitate:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Demand Side</strong></td>
<td>• Financial capability/capacity/literacy&lt;br&gt;• Digital capability/capacity/literacy&lt;br&gt;• Savings group formation, strengthening and scaling&lt;br&gt;• Women-led business formation</td>
</tr>
<tr>
<td><strong>Supply side</strong></td>
<td>• TA/capacity building/advisory services to FSPs for WFI&lt;br&gt;• Financing for expanding agent network/channels for WFI&lt;br&gt;• Financing for developing core business model/product&lt;br&gt;• Financing for growing the loan portfolio for WFI</td>
</tr>
<tr>
<td><strong>Support functions and infrastructure</strong></td>
<td>• Financial infrastructure (relating to WFI)&lt;br&gt;• Digital platforms, channels and support infrastructure&lt;br&gt;• Information infrastructure (research, market data)&lt;br&gt;• Inclusive value chains&lt;br&gt;• Enhance linkages to market&lt;br&gt;• Savings group linkages&lt;br&gt;• Agent networks (as market infrastructure)&lt;br&gt;• Investment funds for WFI&lt;br&gt;• WFI networks/communities of practice&lt;br&gt;• IDs&lt;br&gt;• Apex orgs</td>
</tr>
<tr>
<td><strong>Policy and regulations</strong></td>
<td>• Policies/regs around sex-disaggregated data&lt;br&gt;• National Financial Inclusion Strategies&lt;br&gt;• Government–to–person (G2P) schemes&lt;br&gt;• Inclusive finance regulation (e.g., basic bank accounts, e-money)&lt;br&gt;• KYC rules&lt;br&gt;• Informal rules and norms&lt;br&gt;• sex segregated taxation policy</td>
</tr>
</tbody>
</table>

A project identified as a financial inclusion project may be mapped against more than one market system level if the objectives contribute to more than one of the market system’s components.

This analysis will be carried out separately for category 1 and category 2.

Similarly, to the approach with WEE funding, for both category-1 and category-2 projects, we will find projects that do not have sufficient information provided in the descriptions or documents to facilitate their identification as either of the categories. We will also find projects that use the gender policy marker “1” or
“2” but cannot be identified as category-1 due to lack of information. Those set of projects will be tagged as inconclusive, which could potentially be WFI category-1. Later these projects will be further evaluated to see how the gender marker has been used for these projects and what other available documents can be found to assess their potential focus on gender.

**Women’s Empowerment Collectives**

**Definition**

WECs is a concept that describes groups of women who meet regularly to achieve a shared purpose. Around the world, women join groups or collectives to provide economic and social support for each other.

These groups take different forms, but they share common features, including voluntary membership, self-governance, contributions in the form of time, labour, or money, regular meetings and the aim to empower and improve the welfare of their members.

Research from various countries has shown that these groups are powerful and cost-effective models to deliver critical health, livelihoods, empowerment and financial inclusion benefits to women. Evidence also suggests that these groups have the potential to reach more women and achieve greater impact by expanding their programming or linking to services and markets. Access to WECs is particularly important for the most disadvantaged and marginalised women in any given context. Particular attention should be given to establishing WECs to meet their unique needs in ways that are supportive, inclusive and ensure equal treatment.

Aligned with the Bill & Melinda Gates Foundation’s definition, WECs can be made up of some or all of the elements below which meaningfully support women’s empowerment including:

I. Pooling savings and sharing risks: opportunities for saving and lending; links to financial institutions; pooled risk and resources to build group equity

II. Group solidarity and networks: building individuals’ social networks; fostering trust and group cohesion

III. Participatory learning and life skills: practical and relevant learnings that members can learn by doing together and business-related collective problem-solving

IV. Critical consciousness of gender: empowerment; dialogue and peer-to-peer sharing; collective problem solving; greater control, decision-making and negotiating power

V. Access to markets and services: reduce transaction costs and linkages to local government and service providers

**1. Identification**

The search for WECs funding will be conducted through the OECD-DAC gender marker and keyword search methodology. The search terms will be used for global funding databases like IATI, OECD CRS DAC, women’s funds data, and donors’ own websites.
The table below contains a list of key search terms. The list of terms will help us identify projects that target women’s groups. We will search using a combination of key search terms, starting with the OECD-DAC gender marker and key gender terms combined with variations of group terms. Please note that the group terms will be updated to account for in-country context after diving into country-specific research and insights from country consultants.

<table>
<thead>
<tr>
<th>Gender terms</th>
<th>women, woman, girl, girls, girlchild, female, mothers, mother, motherhood, maternal, maternity, childbirth, childbirths, daughter, daughters, wife, wives, females, widow, widows, gender, lgbt, trans, queer, sex</th>
</tr>
</thead>
<tbody>
<tr>
<td>AND</td>
<td></td>
</tr>
<tr>
<td>Group terms**</td>
<td>Alumni network, group, association, collective, cooperative, cooperative, cooperative, microfinance membership groups, network, community, collective, self-selected, self-selected, membership, enterprise, group formation, forum, club, union, affinity, village, vsla, SFC, SILC, self-help, selfhelp, self-help, asca, rosca, sacco, CMMG, CBMG, risk</td>
</tr>
<tr>
<td></td>
<td>Bangladesh specific: samity, woman group-based loan, somobay somiti, mohila samity, sangha, village organization/organization, kantha, adolescent girl’s groups</td>
</tr>
</tbody>
</table>

**The list has been updated based on the Bangladesh-context to create an exhaustive list.**

After running the key search terms, all the projects identified will be manually reviewed based on their descriptions.

- **Element 1: Pooling savings and sharing risks**
  - Opportunities for saving and lending
  - Links to financial institutions
  - Pooled risk and resources to build group equity
  - Social Protection
  - Social Services
  - Village savings groups
  - Village associations
  - VSLA
  - ROSCAs

- **Element 2: Group solidarity and networks**

- **Element 3: Participatory learning and life skills**

- **Element 4: Critical consciousness of gender**

- **Element 5: Access to markets and services**

The projects identified using the search terms will be mapped against the 5 WECs elements using the themes of projects outlined below.
| 2. Group solidarity and networks | • Building individuals’ social networks  
• Mother’s groups  
• Fostering trust and group cohesion  
• Group solidarity  
• Self–help groups |
| 3. Participatory learning and life skills groups | • Practical and relevant learnings literacy  
• Skills training  
• Women’s cooperatives  
• Health practices and services  
• Business and Entrepreneurship training  
• Women’s collective action  
• Livelihood training/collectives |
| 4. Critical consciousness of gender | • Empowerment of women  
• Addressing GBV  
• Address adverse gender norms  
• Reducing structural barriers  
• Peer–to–peer sharing  
• Collective problem solving  
• Greater control for women  
• Improve Decision–making  
• Improve negotiating power  
• Contribute to community activism  
• Facilitate reflective engagements |
| 5. Access to markets and services | • Land housing and community amenities  
• Financial services  
• Digital financing access  
• Small and medium–sized enterprises (SME) development  
• Market facilitation  
• Collective bargaining power  
• Extension services  
• Farming technology and equipment  
• Collective marketing and transporting  
• Collective storage  
• Collective processing  
• Collective input procurement  
• Joint savings accounts (formal)  
• Joint health insurance  
• Group business investment/management |

- If the project description or title narrative does not have sufficient information to determine whether the project is focused on any two aspects of WECs, the project will be tagged for further review.
• If the project can be mapped against at least two of the elements, with one being element 2, it will be tagged as a project with a focus on WECs.
• If the project is mapped against all elements of WECs except element 2, the project should not be tagged as a project with a focus on WECs. This is because the group solidarity/network is a critical component of WECs.

2. Classification

After mapping the projects against each element, the projects will be classified as one of the four models of WECs. The models are mutually exclusive, i.e., a project tagged as Layered WECs model cannot also be tagged as Non-financial WECs model. The classification of the projects will be based on the elements of WECs they have been mapped against:

1. Traditional savings groups model: these are groups focused on savings and lending activities that aim at achieving financial empowerment for their members.
   o If the project is mapped against element 1 and 2 only.

2. Layered WECs model: these are groups that layer health and/or livelihood programming on top of financial activities.
   o If the project is mapped against element 1 and element 2 and either one or more of the remaining 3 elements.

3. Non-financial WECs model: groups that layer any health and/or livelihood programming without engaging in any financial activities.
   o If the project is mapped against element 2 and either one of element 3, element 4 or element 5 but not element 1.

4. Comprehensive WECs model: these are groups that address economic and socio-political empowerment issues by layering all 5 elements of WECs.
   o If the project is mapped against all 5 elements of WECs.
Methodology flow chart for identifying, classifying, and analysing WECs projects.

*Where possible, we will look at documents linked to the inconclusive projects to verify whether they are relevant to WECs.

**Intersectional Sorting**

The next step is to sort funding all flows by a list of target populations to integrate an intersectional approach. After identifying category 1 projects for WEE and WFI and WECs, we will use the following search terms as a guide to conduct an intersectional analysis of recipients (this list will be further developed for each country according to the specific country context):

- Girl
- Children
- Adolescent
- Youth
- Marginalized/Marginalised
- Racial
- Ethnic
- Minority
- Indigenous
- Tribal
- Religious
- Christian/Catholic/Protestant/Orthodox
- Islam/Muslims/Shia/ Sunni
- Jew/Judaism
- Hindu
- LGBT
- Queer
- Disabled
- Migrant/Returning Migrant Worker
- Refugee
- Impoverished
- Entrepreneurs
- Single
- Mothers
Elderly  Imprisoned
Widows    Gbv Survivor
Unemployed Petty Trader
Employees Urban poor/slums
Farmers Rural poor
Crises Affected Disability

Terms Specific to Bangladesh:

Dalit/ caste-system/ hindu caste
Tea plantation workers
Lohar/ RobiDas/ Bagdee/ Bhumij/ Bauri/ Bahadur/ Nayek/ Rikiason/ Shobdokar/ Ashon/ Naidu/
Donia/ Rai/ Munda/ Chotree/ Patra/ Kalindee/ Kumir/ Halder/ Kondo/ Bhumia/ Orao/ Santal/
Mahali/ Barai/ Rajbhar/ Shill/ Pashi/ Kharia/ Goala/ Munda/ Bunargee/ Nunia/ Uria/ Kaloar/ Bhuian/
Kurmi/ Khasis.
Chakma/Marma/Tripuri/ Garo/ Tanchangya/ Lushai/ Pankho/ Bawm/ Mro, Khyang. Khumi/ Chak
Returnee Migrant
Rohingya/Rakhine
RMG/garments/textile
Informal job/work/sector
Apprenticeship
Transgender/Hijra

**Measurement for WEE, WFI and WECs**

The desk research outlined above will be supplemented with in-country surveys and KIIs to answer the following research questions:

- Who are the main donors funding WEE, WFI and WECs?
- Which sectors and categories within our typologies, elements or issues receive the most funding for WEE, WFI and WECs?
- Which groups of women receive the most funding for WEE, WFI and WECs? Which groups of women and girls are relatively excluded from funding for WEE, WFI and WECs?
- How does funding to WEE and WFI compare to the total percentage of funding to the core sectors/purpose codes defined by our typology?
- What funding instruments are used to fund WEE, WFI and WECs?
- What are the trends in funding towards WEE, WFI, and WECs from 2015 to 2020 within countries? Are there any identifiable trends across countries within this time frame?
• What are the gaps in funding to WEE, WFI, and WECs?
• How has funding for WEE, WFI, and WECs changed due to COVID–19?
• How does this funding align with interventions that are widely perceived to be catalytic in achieving WEE, WFI, and WECs?
• How can this data inform better accountability mechanisms for using the gender marker or broader gender funding data recommendations?
• How does this data inform policy recommendations for WEE, WFI, and WECs funding within countries and internationally?

**Gender Integration**

**Definition**

GI is the process of taking into consideration the impact of any planned actions, including legislation, policies or programmes on women, men and gender nonbinary persons. It is the use of gender analysis in program design, implementation and impact assessment to consider the different ways that people perceive and experience a situation or problem depending on their gender, and how best to address inequalities in gender outcomes. This strategy accounts for gender norms, roles, responsibilities and gender–based inequalities when assessing the implication of a product or service for women, men, and nonbinary persons. GI will be most effective when it incorporates an intersectional approach, looking for marginalized groups within gender populations that may be impacted and designing policy from this intersectional perspective so as to not perpetuate inequality.

**Classification**

GI can be either organisational or programmatic.

Organisational GI refers to how GI is implemented within an organisation. In the case of our study, this is how GI is implemented within funder organisations. Organisational GI involves internal policies, processes and legal frameworks to ensure that gender considerations are well embedded within the organisation. Organisational commitments towards GI can also be reflected through their internal practices such as engagement of gender experts in key discussions, gender balance in executive positions, recruitment practices and capacity building.

Programmatic GI refers to how GI is incorporated within programs that funders support. It incorporates gender analysis in the programme design, implementation and assessment processes to consider the different ways that men, women and gender non–binary persons experience a situation.

Examples of the different levels where GI can be incorporated within organisations and programmes:

<table>
<thead>
<tr>
<th>Organisational</th>
<th>Programmatic</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Organisation policies</td>
<td>• Programme planning</td>
</tr>
<tr>
<td>• Non-discrimination policies</td>
<td>• Design</td>
</tr>
</tbody>
</table>
Approach

The goal of this project’s focus on GI is to understand what information about GI is publicly available and how GI is prioritised by funders through their organisational policy and ultimately within their funded WEE projects.

To answer these questions our study will begin first with a landscape analysis of key funders’ GI. We aim to understand how different funders approach and prioritise GI, including what mechanisms exist for applying programmatic GI among funders.

We will then develop a definition and criteria for GI as a programmatic and organisational approach. From these criteria, we will develop key search terms that will be used to search GI within WEE projects. We will use OECD–DAC and IATI data and funders’ own grant repositories to search the availability of GI information at the project level.

Our findings will inform our design of the GI donor survey which we will disseminate among key funder institutions. This survey will address gaps in publicly available GI data, including how funders track programmes funded with a GI approach and how they assess impact.

This process will be supplemented by KIs with a diverse range of stakeholders including funders, implementers and gender mainstreaming experts.

Conclusion

While novel efforts have been made to track funding towards gender equality and WEE, challenges still exist when it comes to identifying areas where funds should be directed for catalytic improvements to WEE, WFI and WECs. This document outlines the unique contributions of this project to defining, identifying, classifying
and measuring funding flows. We intend to generate robust evidence and recommendations for the improved collection and publication of information on funding to these elements. We will develop tested tools that can be used to capture the funding landscape around a broad and comprehensive conceptualisation of WEE. We hope that our evidence, recommendations and tools will help to drive the WEE agenda forward on both country and global levels.

Annex

A1.1: WEE Typology Justification

Note: The descriptions next to the sub-category titles (e.g., “A. Resource Access for Livelihoods”) are the author’s own justifications for the inclusion of the subcategory for WEE. The descriptions next to the sector/purpose codes (e.g., “Water Supply and Sanitation (140)”) are excerpts from their official DAC CRS definitions that highlight relevant aspects within the codes. For full definitions please see the DAC and CRS code list.

Sub-category I: Access to resources

A. Resource Access for Livelihoods — Affordable and safe access to clean water, electricity, heat, sanitation, housing, transportation and food are integral economic aspects of livelihood support. These are also relevant for women’s unpaid care work burdens, particularly water and food supply/support.

- Water Supply and Sanitation (140)—water sector policy, basic drinking water supply and basic sanitation, including rural water supply schemes
- Housing policy (16030)—housing sector policy, planning and programs
- Low-cost housing (16040)—housing sector policy including slum clearance
- Multisector Aid for Basic Social Services (16050)—basic education, health, nutrition, population/reproductive health, drinking water supply and sanitation (note: this has cross-over with category II, as well)
- Transport and Storage (210)—transport sector policy, activities that combine road, rail, water and/or air transport
- Energy Policy (231)—energy sector policy, regulation of the energy sector, support for energy demand reduction, e.g., building and industry upgrades, smart grids, metering and tariffs
• **Energy Distribution (236)**—distribution of heat and electricity, urban infrastructure for delivery of gas and distribution, electric mobility infrastructures

• **Food Security Policy (43071)**—food security policy, programs and activities; programs for the reduction of food loss/waste; food security information systems; institution capacity strengthening

• **Household Food Security (43072)**—short- or longer-term household food security program and activities that improve the access of households to nutritionally adequate diets

• **Development Food Assistance (520)**—supply of food under national or international programs including transport costs, cash payments for food supplies, project food assistance aid, and food assistance aid or market sales

**B. Access to Communications, Financial and Business Resources**—Essential aspects of women’s access to productive resources, such as communication tools and networks. This category encompasses many aspects of WFI. Interventions for women within this category can support entrepreneurship and acquisition of skills and resources that erode patterns of horizontal and vertical occupational and sectoral segregation in labour markets.

• **Communications (220)**—communication sector policy, planning and programs; telecommunications such as telephone networks, telecommunication satellites, earth stations; radio television and print media; ICT such as computer and hardware software, internet access, IT training

• **Banking and Financial Services (240)**—financial policy and administrative management; monetary institutions; formal, informal, and semi–formal financial intermediaries; education/training in banking and financial services

• **Business and Other services (250)**—business policy and administration; privatisation; business development services including incubators, business strategies, commercial linkages programs; support for policy reform for responsible business conduct

**C. Access to Social Support for Disadvantaged Groups**—The role of social protection is an integral safety net for supporting WEE throughout women’s lifespan, including in periods of unemployment or in old age with pensions. It is absolutely necessary to ensure that women have the resources to support themselves and their children, including in infancy with specific programs and parental leave benefits and resources that are not always ensured through employment. It is also a support where there are intersecting axes of disadvantage such as disability to ensure that their unique needs are met and supported for the realization of WEE. Migrant women face unique challenges, marginalisation and exclusion and so projects which support their economic empowerment are crucial to ensure progress.

• **Social Protection (16010)**—social protection or social security strategies, legislation and administration; support programs, cash benefits, pensions, special programs for older persons, orphans, persons with
disabilities, children, mothers with new-borns, those in poverty, unemployed, or other vulnerable groups. also includes parental leave benefits

- **Migration and Mobility (15190)**—includes measures to improve migrant labour recruitment in developing countries, support to address and reduce vulnerabilities in migration, support to facilitate safe and regular migration

**D. Urban, Rural and Environmental Development and Policy**— Urban and rural development projects that target women are important to ensure that this aspect of economic development does not exclude women and instead supports their specific needs and their economic empowerment, particularly when it comes to land use planning and management which are critical issues for WEE, as are the disproportionate impacts on women of environmental degradation, access to infrastructure and services within urban sectors.

- **Urban Development and Management (43030)**—integrated urban development projects; urban infrastructure and services; urban development and planning; urban renewal and urban housing
- **Rural Development (43040)**—integrated rural development projects; land use planning; land management; land settlement and resettlement activities; functional integration of rural and urban areas
- **Environmental policy and administrative management (41010)**—environmental policy, laws, regulations and economic instruments; environmental and land use planning and decision–making procedures
- **Biosphere protection (41020)**—air pollution control, ozone layer preservation, marine pollution control

**E. Crisis Support for Economic Outcomes**— Gender specific projects within these sectors support women’s livelihoods in times of crisis. WEE should not only be conceptualized in times of growth as crises are inevitable and are also the times when support for livelihoods matters most. Particular interventions for women and girls will be essential to make sure their needs are supported and discrimination in access to scarce resources does not lead to disproportionate impacts.

- **Emergency Response (720)**—material relief assistance and services including shelter, water, food, sanitation, education, health services, humanitarian aid including financial or technical support to national governments
- **Reconstruction Relief & Rehabilitation (730)**—social and economic rehabilitation in the aftermath of emergencies to facilitate recovery and resilience building and enable populations to restore their livelihoods in the wake of an emergency situation
Sub-category II: Foundational capabilities

A. Education and Training—Enhances knowledge and skills for all aspects of economic life, including participation in the workforce. It enhances agency through knowledge acquisition, particularly universal basic education which can also reduce the unpaid care work of women and support their labour force participation.

- Education (110)
- Education, Level Unspecified (111)
- Basic Education (112)—formal and informal primary education, provision of learning materials, provision of meals and snacks at school
- Secondary education (113)—secondary education at junior and senior levels, and vocational training
- Post–secondary education (114)—degree and diploma programs at universities, colleges and polytechnics; scholarships; professional–level vocational training and in–service training
- Environmental education/training (41081)
- Multisector education (43081)—includes scholarships

B. Health—Access to quality and affordable health care, particularly sexual and reproductive health care, is a key economic issue for women, is integral for agency in making decisions regarding their own bodies (including whether or when they have children), and is a foundational factor for participation in economic activity.

- Health (120)
- Health, General (121)—includes health sector policy, institutional capacity, health insurance, health statistics, medical education, medical research, hospitals, specialized clinics and dental care
- Basic Health (122)—includes activities for universal health care coverage, basic and primary health care programs, supply of medications and vaccines, basic health infrastructure, basic nutrition, infant and young child feeding promotion (including exclusive breastfeeding), infectious disease control, health education and training of health staff
- Population Policies/Programmes & Reproductive Health (130)—population/development policies, reproductive health research and promotion, prenatal and postnatal care, infertility treatment, prevention and management of consequences of abortion, education and training of health staff for reproductive health care services
- Social mitigation of HIV/AIDS (16064)—special programs to address the consequences of HIV/AIDS, includes economic assistance such as food security and employment
C. Ending Gender Based Violence — Freedom from violence is essential to empowerment, agency and the ability to participate in any aspect of economic life. GBV has economic consequences in terms of lost work hours and productivity.

- **Ending Violence Against Women and Girls (15180)**—support to programs designed to prevent and eliminate all forms of GBV encompassing a broad range of physical, sexual and psychological violence including genital mutilation, early and forced marriage, acid throwing, honour killings and trafficking of women and girls; prevention activities can include empowerment efforts, changing gender norms, adopting and enacting legal reforms; responses include expansion of services including legal assistance and training personnel to respond to the needs of survivors

**Sub-category III: Rights–based supports**

A. Laws and Regulations — Laws and regulations can impact women’s access to essential resources, their ability to control these resources and their ability to participate in the economic sphere in equitable ways, so gendered interventions in this sector can be instrumental to progress in WEE.

- **Legal and Judicial Development (15130)**—support to institutions, systems and procedures of the justice sector, both formal and informal; measures that support the improvement of legal frameworks, constitutions, laws and regulations; legislative and constitutional drafting and review; legal reform; public legal education, including dissemination of information on entitlements and remedies for injustice and awareness campaigns

B. Rights Organizations and Mechanisms — These ensure a context in which women’s economic rights are supported and accessed; projects which target changing gender norms, protecting and promoting economic rights for women overall and specific marginalized groups, labour laws regarding women and access to decent work and their collective bargaining create an enabling environment from the household throughout labour markets and broader institutions for the realization of WEE.

- **Human Rights (15160)**—measures to support official human rights institutions and mechanisms, including to protect and promote economic rights; human rights advocacy and activism to support human rights programming targeting specific marginalized groups

- **Women’s Rights Orgs (15170)**—support for organisations that bring about transformative change for gender equality and/or the rights of women and girls in developing countries, including activities for policy dialogue, awareness raising, and service provision

- **Labour Rights (16070)**—advocacy for international labour standards, labour law, fundamental principles and rights at work (child labour, forced labour, non–discrimination in the workplace, freedom of association and collective bargaining); formalization of informal work, occupational safety and health
• **Social Dialogue (16080)**—includes capacity building in support of social dialogue, including for worker’s and employer’s organisations

**Sub-category IV: Productive sector Opportunity**

**A. Employment and Ownership in Productive Sectors**—Projects to support formal and informal employment, management and ownership within productive sectors are an important component of women’s economic outcomes within paid work. Interventions to support women in sectors (or occupation within them) with high levels of gender segregation are particularly important to support equitable outcomes in labour markets.

• Energy (230)
• Energy Generation Renewable Sources (232)
• Energy Generation Non–Renewable Sources (233)
• Hybrid Energy Plants (234)
• Nuclear Energy Plants (235)
• Agriculture, Forestry, Fishing (310)
• Agriculture (311)
• Forestry (312)
• Fishing (313)
• Industry, Mining, Construction (320)
• Industry (321)
• Mineral Resources & Mining (322)
• Construction (323)
• Tourism (332)

**Sub-category V: Macroeconomic Interventions**

**A. Macroeconomic and Trade Policies**—There is substantial feminist economic literature surrounding the impact of fiscal, tax, trade and structural adjustment policies on gendered economic outcomes. Evidence has shown how essential it is to apply a gendered lens when creating policies and assessing their outcomes for women’s economic justice and rights.
• Public Finance Management (15111)—fiscal policy and planning, public expenditure management, budget drafting, public audit, public debt
• Domestic Revenue Mobilization (15114)—support to domestic revenue mobilisation and tax policy
• Macroeconomic Policy (15142)—support to macroeconomic stability, debt sustainability and structural reforms; includes technical assistance for strategic formulation of policies, laws and regulation
• Trade Policies and Regulations (330 & 331)—trade policy and planning; trade–related legislation and regulatory reforms; simplification and harmonization of international import and export procedures; support to RTAs, support developing countries’ effective participation in multilateral trade negotiations; contributions to the government budget to assist trade reforms and adjustments to trade policy; trade education/training
• General Budget Support (510)—unearmarked contributions to the government budget; support for the implementation of macroeconomic reforms including structural adjustment programs and poverty reduction strategies

B. Employment Creation and Income Generation—Employment and income generation policies that target women (and particularly vulnerable groups of women, including those in informal employment) are important for ensuring there is adequate opportunity for women to participate and earn adequate incomes within paid employment. Macro level employment generation that targets women could circumvent discrimination and structural issues of gendered segregation in labour markets.

• Employment Creation (16020)—employment policy and planning; employment creation and income generation programmes; including activities specifically designed for the needs of vulnerable groups

C. Gender Responsive Budgeting and Sex–Disaggregated Statistics—Access to accurate data about gender disparities in economic circumstances, program impacts and policy outcomes is essential to designing policies that accurately target and support WEE. Movements for gender responsive budgeting require this data and can be instrumental to supporting women’s economic justice and rights across all levels of policy making.

• Government and civil society statistics and data (15196)—collection, production management and dissemination of statistics and data including macroeconomic stats, government finance, fiscal and public sector statistics
• Statistical Capacity Building (16062)—all statistical activities; support to development and management of official statistics including demographic, social, economic, environmental and multi–sectoral statistics
A1.2: WEE Categorical Approach

CATEGORY 1: INTENTIONAL-CLEARLY TARGETS WEE

This category refers to clear targeting of women and girls or gender equality/equity AND an identified area for WEE. After filtering the projects using the gender terms and sorting all projects into the typology presented in the document, review the resulting projects using the following guiding questions to verify the projects relevant to WEE:

<table>
<thead>
<tr>
<th>Include if the answer is yes:</th>
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<tbody>
<tr>
<td>• Does this project specifically support women or girls' education or skills attainment, including vocational training and mentorship, or gender equity in these areas?</td>
</tr>
<tr>
<td>• Does this project specifically support women or girls’ access to health care, including sexual and reproductive health and rights, preventative health measures, and health resources or gender equity in these areas?</td>
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<tr>
<td>• Does this project specifically support measures to mitigate or end GBV, or provide support to victims of GBV?</td>
</tr>
<tr>
<td>• Does this project include social campaigns that specifically target changing discriminatory gender norms about women and girls?</td>
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<tr>
<td>• Does this project specifically support women or girls’ access to any resources that are necessary to support their livelihoods—e.g., food, clean water, electricity, sanitation, affordable housing, affordable public transportation, etc.?</td>
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<tr>
<td>• Does this project specifically support women or girls’ access to productive resources—i.e. banking and financial services, business and other services, ICT infrastructure (such as internet access, cell phones, digital IDs), land rights and ownership, and other asset ownership?</td>
</tr>
<tr>
<td>• Does this project specifically support women and girls in paid work—i.e. employment creation, employment protections, labor rights, increasing management and ownership, decreasing gendered labor market segregation, including in informal sectors?</td>
</tr>
<tr>
<td>• Does this project specifically address things that decrease women and girls’ unpaid care work responsibilities—e.g., affordable child care, flexible work arrangements, early childhood education, affordable and accessible safe piped drinking water, time and labor-saving technologies, affordable electricity, sanitation, social norms regarding care, etc.?</td>
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<tr>
<td>• Does this project specifically take into account women and girls in the planning of rural or urban development projects to make sure they are not excluded or face disproportionate impacts?</td>
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<tr>
<td>• Does this project specifically address the impact on women and girls of climate change and contain mitigation efforts or supports, including increasing renewable energy provision, specifically focused on women and girls?</td>
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<tr>
<td>• Does this project specifically support removing any legal barriers to women and girl’s ability to be in certain public spaces, own property, have bank accounts, control their own resources, work certain jobs, inherit property and resources, or any other laws that could result in them having less access to and control over resources than men and boys?</td>
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<tr>
<td>• Does this project specifically support women and girls’ economic rights or human rights which support their equal access to resources or agency?</td>
</tr>
<tr>
<td>• Does this project support resource access or provision for particularly economically vulnerable groups of women—e.g., migrants, refugees, crises affected women, indigenous women, single mothers, widows, LGBTQ+ people?</td>
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<tr>
<td>• Does this project have macroeconomic interventions—i.e. fiscal, tax, budget, and trade policies—that specifically consider the needs, rights or resource access of women and girls?</td>
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<tr>
<td>• Does this project target better data collection and analysis regarding women and girls, including sex disaggregated statistics, increased statistical capacity for gender data, creation of gender impact assessments, or gender responsive budgeting?</td>
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</tbody>
</table>
• Is the project targeting men and boys AND focuses on measures related toward reducing GBV or changing discriminatory social norms about gender?

• Does the project target women and girls’ media or information access?

**Do not include if the answer is yes:**

• Does the project support aspects of women’s political empowerment, rights (including voting rights) and representation?

• Does the project target women or girls’ access to free and fair elections or democratization?

• Does the project target women and girls’ and improving governance or political systems?

• Does the project target men and boys, but not include measures to reduce GBV or change social norms around gender?

• Does the project target ‘men and women’ or ‘boys and girls’ but not contain any mention of quotas for women and girls in order to ensure advancements in WEE or mention increasing equality or equity in outcomes?

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**CATEGORY 2: UNINTENTIONAL-POTENTIALLY SUPPORTS WEE**

This category will capture all projects that support either groups where women are disproportionately represented or vulnerable OR projects which from evidence are known to support WEE though are not specifically gender targeted. These projects will not overlap with intentional WEE projects identified for category 1.

Types of projects that support aspects of WEE even though they are not specifically targeted at women and girls:

- **Projects for all that improve conditions and opportunities for WEE.**
  
  - Universal labor rights
    - Decent work regulations
    - Regulations on working conditions
    - Regulations on working hours
    - Regulations allowing breaks during work
    - Regulations on factory safety, occupational health safety and compliance, and protective equipment
    - Workplace inspections
    - Minimum wages
    - Regulations on piece rate wages
    - Paid rest time, paid holidays, overtime pay, paid time off
    - Collective bargaining rights, rights to unionize, rights to representation and negotiation, freedom of negotiation, and rights to strike
    - Strengthen capacity of worker’s organizations
    - Labor standards
    - Worker’s compensation if injured on the job
    - Protections against harassment and discrimination, in hiring or at work
    - Protections against discriminatory termination
  
  - Universal social protection
    - Pensions
    - Unemployment benefits
- Cash transfers
- Parental leave or paternity leave (maternity will be in category 1)
- Targeted assistance for vulnerable groups—such as those in poverty or with disabilities

- Universal human rights protections
  - Economic justice and rights support
  - Rights for the poor
  - Rights for the disabled
  - Protections against child labor and marriage
  - Rights for racial, ethnic and religious minorities
  - Rights for indigenous communities

- Universal state provision of social services
  - Education
  - Health care and services
  - Food assistance
  - Water
  - Sanitation
  - Child care
  - Support programs for vulnerable populations, such as the disabled

- Universal food assistance & security
  - In kind food transfers
  - Stipends or vouchers specific for food e.g., policies like food stamps
  - Cash transfers for food
  - Grain stores

- Universal employment creation programs
  - For low-income groups, the poor, or any of the above identified sectors of workers, groups of workers or communities

- Universal ICT infrastructure, Business and Financial Services (can be developed further from WFI category 2)
  - Internet access
  - Digitalization access
  - Access to computers
  - Cell phones
  - Telephone lines
  - Digital IDs
  - Access to finance, particularly for MSEs
  - Bank accounts
  - MSE, support services, including cottage industry

**Projects which address factors which disproportionately impact women and girls.** These are projects which are supportive of WEE even if they don’t specifically target women. Their target groups are disproportionately made up of women or address factors disproportionately impacting on women and girls. Examples of these target groups are listed below. The list will keep changing to capture the different country contexts.

**Workers**

- Garment workers
- Textile workers
- Sewers
- Weavers
- Dressmakers
• Seamstresses
• Handicraft makers
• Domestic workers
• Market vendors
• Housekeepers/cleaners
• Childcare workers
• Nannies
• Care workers
• Nurses
• Early childhood education workers
• Education services
• Teachers
• Agricultural workers
• Cooks and food service
• Hairstylists
• Informal sector workers
• Micro & Cottage Entrepreneurs
• Home based workers
• Part-time workers
• Piece-rate workers
• Export processing or special economic zone workers

Communities/Demographics—this is again local and country context dependent

• Savings groups and other WECs language that don’t contain specific gender terms
• Microfinance groups
• Rural
• Indigenous
• Refugee
• Migrant
• Impoverished/Poor
• Low-income
• Disadvantaged/Marginalized

List of projects which address factors which disproportionately impact women and girls:

• Climate change mitigation
  o Pollution mitigation—air, waterways, ground water, soil
  o Land and soil erosion and degradation mitigation measures
  o Renewable energy investment and access, green technologies
  o Mitigation of increased salinity in coastal areas
  o Climate-resilient municipal infrastructure
  o Infrastructure investments in water supply, drainage, sanitation, cyclone shelters
  o Institutional capacity for climate risks and crises
  o Emergency access roads and bridges
  o Flood plan management
  o Drought mitigation measures
  o Fishery management initiatives
o Food security such as grain stores
o Dam strategies and impact assessments
o Legal protections for those that face environmental degradation

• Universal poverty reduction programs
  o Social protections
  o Cash transfers
  o Food assistance
  o Nutritional support
  o Homeless shelters
  o Slum improvements
  o Affordable and/or subsidized housing
  o Rural infrastructure investments
  o Pro-poor or inclusive fiscal policies, including tax policy, countercyclical and expansionary fiscal policy, spending on social programs and social safety nets
  o Pro-poor trade and economic development policies, i.e. infrastructure
  o Pro-poor job creation or industrial policies

• Universal land rights
  o Long term tenure access
  o Ensuring inheritance laws are established
  o Protections against land grabbing
  o Protections for indigenous peoples’ land rights

• Universal agriculture policies
  o Affordable access to agricultural equipment and supplies (such as seeds)
  o Agricultural education and training
  o Affordable and equitable contractor access (in some areas women are not permitted to plow fields and must hire contractors)
  o Equitable access to finance and credit

o Policies known to reduce women’s care burdens—particularly important for rural areas, indigenous villages, and low income and the most vulnerable communities.
• Affordable access to adequate and equitable sanitation services
• Affordable access to piped water
• Affordable access to electricity
  o Tax breaks or subsidies for low income and marginalized communities
  o Energy efficiency programs and interventions
  o Renewable energy investments
• Affordable access to safe household supplies, tools, and ventilation—e.g., non-coal or wood cookstoves to reduce indoor air pollution
• Affordable access to time and labor-saving equipment and technologies (TSLE)
  o Grinding mills
  o Clean cookstoves
  o Washing machines
  o Vacuum cleaners
  o Dishwashers
• Affordable access to public transportation
  o Busses
  o Trains
  o Trams
  o Subways
• Provision of and affordable access to care services:
• Maternal and reproductive health (this will likely all fall under category 1)
  • Early childcare education and care
  • Elder care
  • Care for vulnerable persons—homeless, refugee, migrants
  • Care for sick and disabled—mental illness, chronic health issues, mental health problems, addiction, disability
  • Onsite childcare at workplaces
• Provision of and affordable access to social protections related to care:
  • Pensions—particularly if universal and non-contributory
  • Public health care systems
  • Universal cash transfer programs for care
  • School based meals or food vouchers
• Provision of and access to leave policies
  • Maternity, paternity and parental leave
  • Family caregiver leave
  • Bereavement leaves
• Data collection
  • Policies to improve or expand time-use data collection
  • Policies to measure unpaid care and domestic work care work

The projects will be sorted in two folds after initial categorisation:

Primary vs. Secondary

• Primary—the sole objective/purpose
• Secondary—one of many objectives/purposes

<table>
<thead>
<tr>
<th></th>
<th>Intentional WEE projects</th>
<th>Unintentional WEE projects</th>
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<tbody>
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<td>Primary</td>
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<td>secondary</td>
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## A3 Research Timeline

<table>
<thead>
<tr>
<th>October 2020</th>
<th>March 2021</th>
<th>April 2021</th>
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<th>November 2021</th>
<th>April 2022</th>
<th>May 2022</th>
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<td>Kenya, Nigeria, Bangladesh (8 months)</td>
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<td>Uganda, Ethiopia, Pakistan (6 months)</td>
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<td>Global Transparency Report (4 months)</td>
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<td>GEF</td>
<td>UN WDF</td>
<td>WB Full meetings</td>
<td>In-country advocacy activities</td>
<td>Global advocacy activities</td>
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<td>GEF Goal keepers</td>
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<td>Inception phase outputs</td>
<td>3 country reports &amp; advocacy materials</td>
<td>3 country reports &amp; advocacy materials</td>
<td>Global transparency report &amp; tested tools</td>
<td>Final report</td>
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