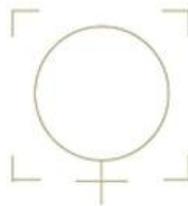
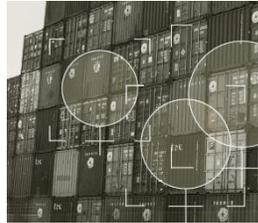
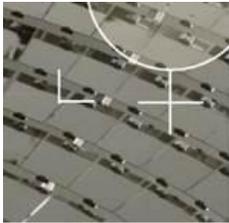


Women Effect Investments Initiative  
Bringing a Gender Lens to Investing



## **Gender Handbook**

*A Guide to Understanding Gender Terms, Analysis,  
and Applications to Social Investing*

CRITERION VENTURES

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## Women Effects Investments

Women Effects Investments is shaping the capital markets to generate powerful returns for women and girls by

- Creating and empowering a community of women investors to place their assets in a diverse group of vehicles and expand the seat at the table for women in investing
- Supporting the efforts of financial intermediaries to strengthen and create new investment opportunities with a gender lens that generate both social *and* financial returns
- Developing the visibility, linkages and infrastructure necessary to build the field of investing with a gender lens by bringing together the worlds of investing, women's capital and gender knowledge

If you are interested in providing philanthropic support to WEI or collaborating in our efforts to build the field, contact Jackie VanderBrug at [vanderbrug@criterionventures.com](mailto:vanderbrug@criterionventures.com). Learn more about Women Effect Investments at [www.criterionventures.com/women](http://www.criterionventures.com/women).

## INTRODUCTION

While investing with a gender lens is still a nascent field, there exists a rich history of scholarship around gender theory and gender-based approaches. This history permeates current dialogues about gender and gendered approaches in a myriad of spaces, including economic development, politics, public health and philanthropy. Investors can and should leverage this wealth of gender knowledge as the field of social investing grows.

As part of Women Effect Investments, an initiative launched by Criterion Ventures to increase the impact of social investing on the lives of women through applying a gender lens, we have compiled this resource to introduce the fundamental concepts of gender theory – and then apply them to investment opportunities using real world examples to bring theory to life.

While improving women’s lives has often been the goal of philanthropic and policy-based approaches, we also see tremendous possibilities for markets-based approaches that tap into women’s economic potential and serve unmet needs. As the selected examples in this guide illustrate, these range from microfinance to innovative social enterprises, from jobs creation ventures to influencing workplace equality in public companies. Thus, investors have the opportunity to support ventures and approaches that generate financial returns while also improving the condition of women. It is our intention to support investors in leveraging the vast knowledge and theory around women and gender to more effectively evaluate investment opportunities for achieving high social impact.

## GENDER THEORY

**Gender** refers to the different socially and culturally constructed roles, responsibilities, privileges, relations, and expectations of women and men.<sup>i</sup> These gender standards define what is allowed and valued in a woman or man. The needs and situations of one gender will differ from place to place, from time to time, depending on how different societies define them. The term, **gender systems**, encompasses the entire web of relationships affected by gender. Social institutions and patterns structure and reinforce gender systems. Because gender systems are interwoven and institutionalized through education systems, political and economic systems, legislation, traditions, and culture, they are difficult to undo.<sup>ii</sup>

Philanthropic and development efforts often focus on undoing the aspects of gender systems that negatively affect one gender over the other. A focus on gender is not synonymous with a focus on women. In theory, a gender focus would also undo aspects of gender systems that unfairly affect men. In practice however, women are usually the beneficiaries of gender-focused approaches because they remain, in developed and developing countries, more disadvantaged by gender systems than men. Thus, approaches that target gender through overturning negative gender systems and approaches that target women often go hand in hand. Improving the condition of women often ripples on to undo negative gender systems. On the other hand, a gender system is difficult to undo if women in a society are not empowered to help break it down. The approaches are complementary, and considering situations from the gender and women perspectives strengthens change efforts.

## GENDER FUNDAMENTALS

To make sense of the very large topic of gender, it is important to understand the key terms and ideas that underlie it. Like any academic discipline, gender is structured around fundamental concepts that are interrelated, carefully defined, and nuanced. Understanding gender jargon is the first step towards understanding gender. The following terms and concepts are important:

## Sex

Sex is the biological state of being male or female.<sup>1</sup> Generally speaking, biological differences do not vary substantially over time or from place to place. Therefore, sex is not synonymous with gender and, unlike gender, the physical characteristics of each sex are not determined by a social or cultural context. That said, a social or cultural environment may fail to address the difference between sexes – and meet their different needs.

### **Menstruation Prevents Rwandan Women from Working:**

In many developing countries, chronic absenteeism among female employees during menstruation affects productivity and keeps them from getting jobs. Embarrassed by leaks and stains, women and girls routinely miss work and school during menstruation. Due to pricey raw material inputs, sanitary pads are prohibitively expensive. Rwanda-based Sustainable Health Enterprises (SHE) has developed an effective sanitary pad made from banana leaves, a cheap, local raw material. In 2011, it will begin production and launch a pilot project in Rwanda selling pads 30% less expensive than traditional pads. SHE has also heightened awareness of this issue, prompting the Rwandan government to allocate \$35,000 in pad subsidies for schoolgirls. Increased awareness has also made men more willing to allow women to spend household money on feminine hygiene products.<sup>iii</sup>

## Gender Norms

These are the roles, activities, responsibilities, and expectations that a culture or society considers appropriate for a woman or a man. Because gender norms are not necessarily developed based on differences in biological make up, they usually differ from one place to another or from one era to another. Some gender norms differ between developed and developing countries and others pervade through both. Norms can often lead to gender stereotypes that can be difficult to change. For example, a classic stereotype is the assumption that women are better suited for domestic roles.

### **Income for Women Farmers:**

Female farmers produce more than half of the food grown in the world but receive only 10% of the world's farming income. This is due to the fact that social gender norms often assign women responsibility for growing a family's staple crops and men responsibility for growing cash crops. This bars women from economic independence. Root Capital has identified an investment opportunity, Soppexcca, which combats the disadvantages this gender norm creates. Soppexcca is a cooperatively owned Nicaraguan coffee growing organization with a mission to promote gender equality. The company has established an internal credit fund that provides microcredit, as well as technical and marketing support, to women-run vegetable gardens for household consumption *and* local sales.<sup>iv</sup>

## Gender Difference

As life course experiences make women and men quite different, each gender has different needs, reactions, and priorities. The concept of gender difference suggests that exposing these differences is critical to creating more gender sensitive social improvement efforts. Once gender difference is exposed, social improvement activities can be structured to target the different needs of each gender appropriately. Ignoring gender differences may lead to social improvement activities that disproportionately benefit the more advantaged gender, thereby working against gender equality.

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<sup>1</sup> A growing body of research demonstrates that an individual's sex falls along a continuum, with male biological characteristics on one end and female biological characteristics on the other. (<http://counselingoutfitters.com/Reicherzer.htm>)

### **Gender Difference in Product Development:**

Gender disaggregated data in many developing countries reveals that women are traditionally responsible for collecting household water. In some countries, women spend up to 5 hours per day collecting water.<sup>v</sup> The carrying method can damage the spine which leads to complications during childbirth. The collection time burden limits women's opportunities for non-domestic activities. To address this gender burden, Wello, a social venture, has invented a wheel for transporting water. The wheel makes it possible for a woman to collect 24 gallons of water at a time, five times the amount possible if water is carried on one's head. The wheel also drastically lessens the physical toll of water collection on women.<sup>vi</sup>

### **Gender Equality & Gender Equity**

These two concepts are often used interchangeably because they are quite interrelated.

Equality between genders means that being born male or female should not determine the rights, responsibilities, or opportunities of an individual. It means that both men and women are free from the limitations set by stereotypes, rigid gender norms, and prejudices.<sup>vii</sup> Gender equity looks more closely at *treatment* of men and women. If gender equality is the end goal, then an equitable approach may actually treat men and women differently. Gender equity places emphasis on the fact that "equality" should not be confused with "the same." Whether driven by biology or gender systems, gender difference means that each gender has unique needs. Equality and equity are achieved when these differences are addressed in such a way that the end result is fair to each gender.<sup>viii</sup>

### **Promoting Gender Equality in the Workplace:**

The Global Women's Equality Fund, a product of Pax World Mutual Funds, invests in companies that are leaders in promoting gender equality and women's advancement in the workplace. These companies provide internal policies and programs that give women the opportunity to advance at similar rates as their male peers. Given the glass ceiling women have historically hit in professional advancement, these companies consider it equitable to provide additional professional support to women. While the treatment of women and men is different, the end goal is gender equality in professional advancement opportunities.<sup>ix</sup>

## **GENDER DISADVANTAGES**

In today's world, gender equality is largely unrealized. In many aspects of social life, women are generally disadvantaged relative to men. Countless issues derive from this inequality, and they tend to differ from the developed to the developing world. We have condensed today's many gender issues into three fundamental categories:

- **Gender gaps** refer to the *situation* of women relative to men.
- **Gender discrimination** and oppression covers how women are *treated* relative to men.
- **Gender inequality** looks at opportunities for women relative to *opportunities* for men.

### **Gender Gaps**

Gender gaps are *unfair* differences in situation between women and men that are driven by gender systems and the constraints that they impose. These differences may result from customary practices, religious biases, social assumptions, myths, taboos, etc.<sup>x</sup> Gaps can refer to differences in material welfare, health, social participation, political participation, and economic participation.

### **Economic Gender Gaps:**

The World Economic Forum's "Global Gender Gap Report 2010" reports on differences between women and men that highlight gender gaps. At the global level, there is a 41% gap between women and men in terms of economic participation. Women are, on average, paid less than their male peers and occupy fewer positions of responsibility. The average pay gap between men and women is roughly 18% in the European Union and 17.2% in the United States. In the United States, while women occupy 40% of all managerial positions, only 6% of Fortune 500 companies' top executives are female. In China, India and Japan, the percentage women-held senior management roles is between 8% and 13%.<sup>xi</sup> [http://www.genderequalityproject.com/?page\\_id=57](http://www.genderequalityproject.com/?page_id=57)

### **Gender Discrimination & Oppression**

Gender discrimination occurs when one gender is favored and that favoritism causes the other gender to become relatively disadvantaged. Gender oppression occurs when one gender dominates the other unfairly. The nature of the situation may or may not be deliberate or cruel in either situation. In general, discrimination is less overt than oppression and can occur unconsciously when those responsible are not aware of, or sensitive to gender issues.<sup>xii</sup>

### **What Does an Entrepreneur Look Like?**

In the high tech industry, women-led startups are more capital efficient and less likely to fail than male-led startups. Still, 11% of men versus only 4% of women running high tech startups with budgets over \$1M receive equity funding. While the bias may be unintentional, male entrepreneurs are favored in the high tech venture capital community. When asked in 2008 to share his secrets of success, a leading partner at a top Silicon Valley firm recommended investing in "white male nerds who've dropped out of Harvard or Stanford."<sup>xiii</sup> This stereotype-based mindset disadvantages female entrepreneurs and exemplifies gender and other forms of discrimination.

### **Gender Oppression in the Home:**

In developed and developing countries, 20% to 50% of women experience domestic violence. According to a UNICEF study, women are more likely to experience domestic violence than men due to, "gender specific socialization, women's economic dependence on men, lesser legal status of women, and cultural definitions of appropriate sex roles."<sup>xiv</sup> Even in developed countries, community resources insufficiently address the needs of many domestic violence victims. Without proper public support, women are often unable to escape violence because they do not control key resources. Recognizing this gender-based need in the United States, National Day One, a social enterprise, has created data information systems that expedite and simplify the process of finding domestic violence victims shelter and services. This unique business model helps cities, counties and states create a robust network of support services for victims of domestic violence.<sup>xv</sup>

### **Gender Inequality**

Gender inequalities are those *system-driven* differences that are *unfair*. These inappropriate inequalities are ingrained through social institutions, which reinforce their existence and make them difficult to undo. Differences between genders with respect to resource access and control are often a driving source of inequality. The disadvantages of gender inequality can take a number of forms. In developing countries, the disadvantages often start with unmet basic needs. In developed countries, the disadvantages of greatest

concern often have to do with opportunities for professional advancement and political representation. But many issues cut across both developed and developing countries, though their magnitude may differ.

#### **Engaging Women in Agricultural Economies:**

Both legal rights and social norms have resulted in women owning only 2% of the world's titled land.<sup>xvi</sup> Therefore, women are often unable to generate or control income in agricultural economies. Root Capital has identified a social impact investment opportunity that undoes this gender inequality. Fundacion Mujer y Familia (FUNDAMYF), an Ecuadorian agricultural products business, employs 90% women in order to promote gender equality in impoverished agricultural communities. The company sells a wide variety of basic agricultural items in both local markets and the external organic foods market. The business model is committed to equitable treatment of women in the economic arena in order to improve the condition of Ecuadorian women.<sup>xvii</sup>

## APPLYING A GENDER LENS

By definition, a lens brings into focus that which is unclear. The application of a gender lens brings into focus gender-driven dynamics, issues, and differences between women and men. The gender field is the outgrowth of applying a gender lens to issues and dynamics across different societies and disciplines. Over time, gender experts have developed concepts to structure and organize activities that address gender. These concepts also structure the impacts that different approaches have on gender systems and the condition of women. Understanding these concepts, especially the cause and effect relationships they explore, helps investors evaluate approaches to social improvement and the impacts that they are likely to have.

### **Gender Analysis**

A *financial analysis* closely examines financial variables in a given situation and predicts the financial outcomes of a project. A *gender analysis* closely examines gender variables in a given situation and predicts the gender outcomes of a project. **Gender variables** are those characteristics that are determined by gender systems and will be altered by the project at hand. A rigorous gender analysis systematically studies the material, welfare, and status differences between women and men. Whereas financial analyses seek the approach that leads to optimal cash flows, gender analyses seek the approach that provides optimal gender outcomes.

An approach that has analyzed and considered gender variables before proceeding is often called a **gendered approach**. Optimal gender outcomes are subjective, and a gendered approach can be biased toward either gender. A gendered approach would evaluate whether men or women (or both) should be targeted to achieve optimal outcomes. Gendered approaches are in contrast to **gender blind approaches** which treat women and men as homogenous and fail to recognize differences in needs, feelings and interests. Gender blind approaches can potentially further disadvantage the more disadvantaged gender.

#### **Gender Analyses Ensure Gender Equity:**

After analyzing loan recipients, a USAID economic development project that disburses small to medium business loans found that women-owned business applicants experienced high rejection rates. The applicant qualification system cast women as bad credit risks due to lack of collateral and credit histories. Because USAID had not applied a gender lens to this project during the design phase, it was disproportionately benefitting the more socially advantaged gender and actually widening the gender gap.<sup>xviii</sup> Once USAID performed a gender analysis and collected gender disaggregated data, it made adjustments to its loan recipient requirements so that barriers for women were removed.

Lack of credit history was offset by a more extensive reference check and review of financial management skills. The project also expanded the types of collateral accepted beyond automobiles and appliances to include jewelry and other valuable items that women were more likely to possess.<sup>xix</sup>

### **Gender Mainstreaming**

Since gender blind approaches can inadvertently disadvantage one gender, many companies and organizations have implemented gender mainstreaming strategies. Under a gender mainstreaming strategy, gender analyses are performed and gendered approaches are followed across all activities. The idea is to mainstream gender considerations so that the impact on gender systems of every activity is considered. Using a gender lens across all activities assures that the needs of both genders are clear.<sup>xx</sup> Critics of the strategy suggest that gender mainstreaming is done at the expense of strategies that focus specifically on women. In practice gender mainstreaming should complement, not compromise, activities focused specifically on women.<sup>xxi</sup>

#### **Gender Mainstreaming in Economic Development:**

Increasingly, economists have highlighted the fact that macroeconomic policies and institutions which ignore gender perspectives often negatively impact women relative to men. These policies are also less effective and efficient than those that take into account gender dynamics. At the micro level, economic gender biases lead to imbalances in economic power sharing, unequal access to capital and resources, lack of support for women's entrepreneurship, and disproportionate domestic responsibilities. To protect its macroeconomic development theories and programs from these distortions, the United Nations implemented a gender mainstreaming policy across all of its economic development activities in 1995. The goal is a more equitable and efficient allocation of resources for promoting sustainable economic development.<sup>xxii</sup>

### **Women-Focused Approaches**

Women-focused approaches target only women in order to improve their condition. They apply a gender lens to bring into focus the disadvantages women experience and to look at ways in which women's social conditions can be improved. Women-focused activities are then designed to undo the relative disadvantages women face. Gender approaches and women-specific strategies complement each other and both seek the same end goal: gender equality.

#### **Providing Capital to Women:**

Golden Seeds, an investor group that provides capital to women entrepreneurs, promotes gender equality through a women-specific strategy. The angel investing group was founded in 2004 on research that companies with women in management and the boardroom have superior performance. Golden Seeds members can place their personal capital directly into screened companies led by women entrepreneurs and/or with women in key management positions and significant equity. Golden Seeds is a response to the lack of gender mainstreaming across angel investments. Since gender considerations are not mainstreamed across all investment decisions, female entrepreneurs are often less able to access seed capital than male entrepreneurs.

## Women's Empowerment

Empowering women is an extensively researched gender equality strategy. It derives from the belief that gender inequality is a product of imbalanced power relationships. When power is wielded to deprive a woman of her sense of equality, she will usually come to believe that she is not a person of equal worth with her male peers.<sup>xxiii</sup> A woman feels empowered when she has power and control over her own life. A sense of empowerment is a characteristic that falls on a continuum. On the extremes of this continuum lie women with no power to control their own lives and women with full power to control their own lives.<sup>2</sup> For most women, their sense of empowerment lies between the two extremes. Empowerment strategies try to move women up the continuum towards full empowerment. Naturally, the movement is gradual and sequential. The process of empowering women also involves gaining access to and control over key resources, such as income and education.<sup>3</sup>

Gender needs can be broken out into practical needs and strategic interests in order to clarify whether the impact of improvement efforts will be material, equity-enhancing, or both.<sup>4</sup> A distinction is drawn between **practical approaches** and **strategic approaches** to improving gender conditions. Practical approaches satisfy the basic and material needs of women in order to survive. These needs are generally less controversial and easier for women to identify than strategic needs. Practical approaches do not necessarily alter or try to alter the existing gender system and its inequities. Strategic approaches address issues of power and control that derive from women's subordinate position to men. These approaches aim to change the longer term situation of gender, especially by altering the gender system in a given context.

Ultimately, the goal of an empowerment strategy is to engage women in improving society and transforming the gender systems that institutionalize and reinforce gender inequality. Empowering women is a key component of strategic approaches, and it is important that empowerment efforts operate in a manner that instills in women an internal sense of power and a consciousness of gender inequity. Social investors should be wary of the fact that strategic approaches focused on gender equality in the long term may sometimes actually increase rather than ease the burdens women bear in the short term.

### **Empowering Women through Jobs:**

Prosperity Candle is a social venture operating in places of conflict or natural disaster to help women establish scalable and profitable candle-making enterprises in their own homes. The company's approach to helping women is both practical and strategic. From a practical perspective, it is often unsafe for women, many of whom are widows, in these areas to travel to and from work. This business model enables women to earn a living wage in the safety of their own homes. From a strategic perspective, gender norms that assign domestic responsibilities to women or gender oppression that bars women from working outside of the home often prohibit women from earning income. When women control this key resource, they are less dependent on others. This power pushes a woman's internal sense of empowerment up the continuum. Then, this increased empowerment changes a woman's sense of self worth relative to others which, in turn, changes her sense of what responsibilities, rights, relationship dynamics, and roles are appropriate for a woman.

<sup>2</sup> Gender theory's **Longwe Framework** (aka: Women's Equality and Empowerment Framework) is a development framework that explains what empowerment and equality mean in practice. The framework defines empowerment as, "enabling women to take an equal place with men and to participate equally with men in development." It introduces five hierarchical levels of equality to use in assessing the level of women's social and economic empowerment: control, participation, conscientisation, access, welfare.

<sup>3</sup> Gender theory's **Harvard Analytical Framework** is a tool for micro-level data collection on access to and control over material resources. The framework enables the design of efficient projects and makes the economic case for allocating resources to women as well as men.

<sup>4</sup> Gender theory's **Moser Methodology** provides a development project planning tool that involves a gender needs assessment component. The assessment looks at the unique needs women have because of their gender roles and their subordinate position to men. The methodology distinguishes strategic needs from practical needs but views them as interrelating and lying on a continuum.

## APPLYING A GENDER LENS TO SOCIAL INVESTING

This handbook has presented a sampling of investment opportunities that generate social and financial returns. Applying a gender lens to each business or fund reveals the way in which it impacts gender and improves the condition of women. These ventures span the developed and developing worlds, cover a wide range of industries and activities, and impact women in very different ways. The impact ranges across empowering women, satisfying practical and strategic needs, promoting gender equality, closing gender gaps, and combating gender discrimination and oppression.

The gender lens can and will refract to show countless ways of improving the condition of women globally. To date, applying a gender lens to current social investment opportunities reveals three overarching approaches to improving the condition of women:

### **Access to Capital**

Viewing a business through this lens reveals gender-equitable provision of capital, a historically difficult resource for women whether seeking a microloan or venture capital. Given gender inequality in capital access, intermediaries such as Golden Seeds and Root Capital have a women-specific focus to their capital disbursements. Improving women's ability to access capital for large and small ventures empowers women, combats gender discrimination and stereotypes, and closes gender gaps. At the other end of the spectrum, numerous microfinance institutions pioneered this approach to empowering women through the disbursement of small loans.

### **Gender Equity in the Workplace**

Looking through this lens reveals businesses that treat female employees and job candidates equitably. Since gender norms, discrimination, and oppression often render a woman's ability to generate income unequal to that of her male peers, Soppexcca, Fundacion Mujer y Familia, and Prosperity Candle all create jobs specifically for women in order to empower them and promote gender equality. The Pax Global Women's Equality Fund applies this lens to all of its investment activities, thereby supporting publicly held companies that promote gender equality.

### **Products & Services that Benefit Women**

Viewing a business through this lens reveals the ways in which their products or services have a positive impact on the condition of women. For example, this lens reveals gender norms that task women with carrying water and shows how Wello's water wheels improve women's health and expand their opportunities. This lens also reveals how SHE sanitary pads address different biologically-based needs across the sexes and empower women through greater access to work and education. These enterprises may not be women-owned or led, but the impact of their products and services is to reduce gender inequality.

The rich body of scholarship on women and gender can and should inform the social capital markets. Investors can apply a gender lens to ventures with very different scales, very different business models, very different activities and impact. Using a gender lens can help make more informed decisions about what to support, what type of impact to expect, and when to expect that impact – and ultimately reach the highest level of impact through investing.

## ADDITIONAL RESOURCES

The following resources provide more insight into the topics discussed in this handbook:

- The United Nations Educational, Scientific and Cultural Organization (UNESCO) has summarized its findings since the Fourth World Conference on Women (Beijing 1995). This summary report begins with an overview of gender terms and thought, with particular emphasis on how these topics have evolved.  
<http://unesdoc.unesco.org/images/0012/001211/121145e.pdf>
- The Victorian Women's Trust, an Australian nonprofit, works to "improve conditions for women and girls in practical and lasting ways." The organization approaches this work through a gender lens and has published a manual that explores gendered approaches, with a focus on philanthropic efforts.  
[Resources\VictoriasWomensTrust\\_2009\\_GenderLensPhilanthropy.pdf](Resources\VictoriasWomensTrust_2009_GenderLensPhilanthropy.pdf)
- Nicholas D. Kristoff and Sherly WuDunn, authors of the novel "Half the Sky," wrote an article in 2009 that brings to life efforts to empower women. "Saving the World's Women: the Women Crusade" outlines relevant initiatives and paints a picture of gendered approaches seeking to improve the condition of women globally.  
<http://www.nytimes.com/2009/08/23/magazine/23Women-t.html?pagewanted=1&r=1>
- The World Economic Forum recently published the Global Gender Gap Report 2010. The report looks at the well being of women relative to men across a number of statistics that speak to general condition. It profiles countries in the developing and developed worlds and ranks them against each other. It also provides global statistics, statistics disaggregated by continent, and statistics disaggregated into the developed and developing world.  
<http://www.weforum.org/en/Communities/Women%20Leaders%20and%20Gender%20Parity/GenderGapNetwork/index.htm>
- McKinsey & Company has published a series of reports titled, "Women Matter." In them, the consulting company makes the business case for inclusion of women in corporate leadership positions. The reports also explore reasons for the gender gaps between male and female professionals and possible strategies for closing those gaps. A summary and explanation of the reports can be found via this link.  
<http://www.womens-forum.com/index.php/main/meetings/other/14/395>
- The Gender Equality Project is a Swiss foundation that is committed to gender equality in all aspects of economic, political, and social life. The foundation works at the corporation level to support companies striving for gender equality. The website contains interesting resources related to closing corporate gender gaps.  
[http://www.genderequalityproject.com/?page\\_id=25](http://www.genderequalityproject.com/?page_id=25)
- In 1997, the United Nations created Women Watch as the central gateway to resources and information about gender equality and women's empowerment. "Important Concepts Underlying Gender Mainstreaming" defines key gender concepts in order to frame the discussion of gender in global development.  
<http://www.un.org/womenwatch/osagi/pdf/factsheet2.pdf>
- The United Nations also drafted a learning and information packet in 2001 that explains key ideas around gender analysis. In addition to providing in depth descriptions of gender concepts such as gender mainstreaming, the packet presents detailed explanations of important gender frameworks (including the Harvard Framework, the Moser Methodology, and the Longwe Framework) for social and economic development.  
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