Private Infrastructure Development Group

Gender Lens Investing Policy

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1. What are the Objectives of this Policy?

This Gender Lens Investing Policy sets the high-level foundations on why and how PIDG promotes gender equality in its investment decisions.

PIDG's mission is to get infrastructure finance moving and multiplying to accelerate climate action and sustainable development where it is most urgently needed. Advancing economic inclusion through investment is core to our mandate of funding new infrastructure in emerging markets. The infrastructure we develop enables job creation and higher living standards, unlocking opportunities for young and fast-growing populations, and helping shape inclusive economies.

Our strategic objective to drive inclusive impact encompasses the ambition to accelerate gender equality through the empowerment of women and girls. As an investor with a strong development focus, working in low-income and fragile countries facing large gender gaps, PIDG seeks to advance gender equality by influencing the way in which infrastructure is developed and managed and capital is allocated in the sector.

In recent years, PIDG has seen a steady increase in the proportion of financially closed projects that are classified as promoting gender equality (see section 5 on PIDG's Key Performance Indicators -KPIs). This has largely been achieved thanks to the practices outlined in this Policy and in its complementing documents.

Going beyond compliance with international norms and standards, PIDG gender equality ambition focuses on improving gender equitable access to, and control over, the benefits created by infrastructure. The intended impact is for women and girls to overcome the barriers in their built environment so that they can enjoy the benefits of infrastructure services on equal terms to men and improve their financial and social autonomy.

PIDG puts this ambition into practice by identifying the constraints that women and girls experience in accessing resources and opportunities for improved livelihoods, and then by challenging these constraints through the infrastructure projects. Constraints are identified via an evidence-based approach at the national and sectoral level, and in collaboration with the project company for a more detailed understanding of what is relevant within the project remit.

This Policy is complemented by PIDG's Gender Lens investing guidelines, which provide step-by-step guidance on implementing the policy and ensure that a gender and inclusion lens is mainstreamed into each project from both the risk and the opportunity enhancement perspectives. The guidelines focus on how a project can meet PIDG's Gender Equality Criteria, which are based on the 2X criteria and tailored to the infrastructure sector.

This Policy is aligned with the 2023-2030 Strategy that defines PIDG's key investment themes of promoting inclusion along with capital market development, climate resilience and nature-based solutions. This Policy also complements PIDG's Disclosure Statement: Operating Principles for Impact Management, PIDG's Safeguarding Policy, PIDG's Disability Inclusion approach on investments, as well as PIDG's revised approach to Climate and Nature, which further explores the climate and gender nexus with indicators and case studies relevant to PIDG's mandate.

2. What is the rationale for Gender Lens Investing in infrastructure?

Without considering the differential impact on men and women because of their roles in society, benefits for all from infrastructure projects could easily be assumed. Historically, infrastructure developers and investors tend to focus on the physical and visible impacts, such as new roads, buildings, pipes, energy generation, while it is more challenging to consider the less visible impacts, such as the security, mobility and economic integration that infrastructure creates, including for women and girls. Yet without considering these less visible factors, infrastructure projects risk of being gender blind, assuming equal benefits that do not materialise. The recent United Nations' (UN) 2025 Review of the implementation of the Beijing Declaration and Platform for Action shows that, unfortunately, at the national level, countries still do not prioritise enough actions to improve women's access to basic services and infrastructure.[i]

Combining private finance and capabilities with impact investing can be key to overcoming the market and societal challenges that prevent the deployment of gender-responsive infrastructure services in Africa and Asia. This section summarises relevant gender gaps in the infrastructure sector and the evidence on the important role that infrastructure can play in promoting gender equality. It also presents the rationale for integrating a gender lens in infrastructure investments to contribute to Sustainable Development Goal 5 (SDG5).

Studies have shown stark gender inequalities in how people access key resources such as land, finance, education, technology and digital platforms.[ii] The consequences of these gender inequalities, which are prevalent in many countries where PIDG operates, are manifold. Women tend to be segregated into lower paying jobs where they are constrained by inequitable Human Resources (HR) practices, limited skills training, and poor job protection. Data from the World Bank's Enterprise Surveys show that just 15% of firms worldwide have a majority female ownership and just 19% have a female top manager.[iii] Reasons range from women's choice of sectors with reduced opportunities for growth to their lower levels of available capital to invest into businesses. Women are also more likely to operate in the informal economy and less likely to adopt advanced business practices, with profits of women's Small and Medium Enterprises (SMEs) hovering around 50% those of men.[iv] In rural areas, female farmers have less access to agricultural technology (such as processing and storage facilities) or training in their use.[v] Overall, the 2024 Global Gender Gap report estimates that it will take another 134 years to close the gender gap.[vi]

Gender inequalities in access to and control over resources, present additional barriers for women and girls, in relation to their capabilities to adapt when faced with the effects of climate change. The IPCC's Climate Change 2022 Report recognizes that climate-induced changes are not experienced equally across genders.[vii] In low-income countries, women often depend on small-scale farming for their food security and livelihoods, which is particularly vulnerable to climate change. Where women have lower levels of education and mobility, it is harder for them to take risks and access information for innovation and adaptation, such as information about climate-resilient agricultural techniques.

The underlying causes of gender inequality relate to discriminatory social norms and behaviours that bestow more power to men and boys over women and girls. As a result, women in many parts of the world remain unable to take control over their lives or participate in decision making, from intra-household dynamics to community structures, workplace environments and national platforms. Discriminatory gender norms dictate gender roles whereby women are responsible for a large share of domestic duties, including unpaid care work, which distract from their productive potential. Such norms leave women with a so-called 'time burden' and restrict their mobility to access markets and services. They also make women and girls more vulnerable to Gender-Based Violence and Harassment (GBVH) and this is further exacerbated in fragile settings, particularly those grappling with conflict, climate or economic crises, where protective systems are at their weakest.

These barriers prevent women and girls from participating in and benefiting from infrastructure equitably as leaders, employees, suppliers, entrepreneurs, customers and community members. When blind to these barriers, infrastructure projects can reinforce existing inequitable systems and outcomes, and lock these in for a long time given the longevity of infrastructure assets. Conversely, if well designed and appropriately accessible, infrastructure projects offer the potential to help close gender gaps. This can be achieved by increasing women's economic opportunities, providing appropriate services for women and girls that free up their time and increase their mobility and connectivity, and encouraging women to take up decision making, leadership roles, technical careers, and more formal entrepreneurship.

The business case for investing in women in the infrastructure sector

Investing in women is not only the right thing to do, it also makes business sense. Inclusive leadership and workforce practices positively correlate to labour productivity, higher quality work, greater team satisfaction, better decision-making, and innovation, which can all contribute to increasing returns. On the other hand, non-inclusive leadership, lack of consideration of women in HR policies, and GBVH translates into increased absenteeism and costs associated with employee turnover and security. The International Labour Organization (ILO) reports that, globally, more than 57% of companies agree that gender diversity initiatives can improve business outcomes.[viii] This is even more relevant in the traditionally male-dominated infrastructure sector, where women's untapped potential is high given that the share of women in the workforce is globally very low at 22%,[ix] and women occupy only 9% of senior roles.[x]

Investors in infrastructure can target investee companies that put equitable workplace policies in place, and promote alignment with international best practices, such as those linked to the ILO's Decent Work agenda that directly relates to the UN SDG 8. Gender-responsive practices include promoting pay equity, fair recruitment, and training opportunities for women along with robust codes of conduct to mitigate against GBVH in the workplace. The ILO estimates that, when enterprises adopt inclusive business policies, the predicted probability of achieving: an increase in productivity is 62.5%, an improved ability to attract and retain talent is 60%, a greater creativity and openness is 59%, and an enhanced company reputation is 58%.[xi]

Data from the infrastructure sector shows that women-led companies are also more impactful and better able to gauge consumers' interest than their peers. Evidence from the 60dB Signal Database of 60Decibels suggests that customers of women-led companies are less likely to experience challenges using their infrastructure services and more likely to see improvements in their quality of life because of the new service or product. Similarly, in the 60dB Consumer Protection Score Benchmark, 9 out of the top 10 performing companies are women-led.

As entrepreneurs and owners of SMEs, women can be key contributors to infrastructure supply chains. Overall, $ 5 to 6 trillion in net value addition could be generated around the world if women entrepreneurs reached parity with men.[xii] In infrastructure supply chains, increasing the number of women-owned businesses can help anticipate the demand, drive competition, improve brand recognition and access to new markets. For instance, in remote areas with limited or no grid connections, women are well placed to facilitate the growth of energy companies. As women tend to operate businesses closer to their homes, their local community networks can make them effective marketing agents to reach last-mile consumers or behaviour change catalysts to increase the adoption of new energy products – thereby improving the viability of decentralised energy solutions.[xiii]

Women also long held primary purchasing responsibility for everyday household items, and tailoring products and services to women's preferences, can increase and strengthen the customers' base. As influential decision-makers on household consumption (especially in relation to food and healthcare spending) and as primary users of household services such as electricity and water, women can play a key role in shaping market trends in the infrastructure sector.

There are strong arguments in favour of gender smart businesses contributing to sustainability. For example, companies with high numbers of female board members are more likely to improve their energy efficiency, reduce their environmental impact and consume higher proportions of renewable energy, which correlate with improved financial performance.[xiv] As awareness on the importance of climate-gender nexus increases, the international community is committing more funds to embed gender equality into climate policies, plans and activities. At COP29, Parties to the UN Climate Change process decided to extend the Enhanced Lima Work Programme on Gender for an additional ten years, reaffirming the crucial role of advancing gender equality and women's empowerment in raising ambition on climate action and promoting a just transition.[xv]

Infrastructure projects can empower women and girls by increasing their access to essential services that can reduce their time burden and mobility constraints, as well as their insecurity and vulnerability to GBVH.

Reliable and affordable **electricity** can enhance the safety of women and girls through better public lighting, reduce their time burden through labour-saving devices (such as mechanised water pumps), increase their access to information (by powering digital technology), and improve their potential for entrepreneurship.[xvi] In Northern Tanzania, for example, the time saved by women when grain mills switched from diesel to electricity was sufficient for them to set up their own small enterprises. Also, in Laos, measuring energy access for and marketing energy services to women allowed to target new customers, as well as to increase use and connectivity for existing customers.[xvii]

Affordable **ICT infrastructure** in remote locations can play a catalytic role in addressing the gender digital divide, especially if rolled out in combination with digital skills trainings, and provide women and girls who experience restricted mobility with access to education, remote jobs, entrepreneurship and health services.[xviii] Similarly, faster, safer and more affordable transport can expand the access of women and girls to employment opportunities and essential services, while reducing their vulnerability to GBVH risks.

Globally, women and girls are disproportionately affected by inadequate **water, sanitation and hygiene** (WASH) services and products. Without safe access to WASH, women are more exposed to ill-health issues, affecting their ability to study and work. For instance, women's complex needs around WASH, compounded with harmful social norms and beliefs about menstrual cycles, contribute to girls underperforming at school or even dropping out. A 2023 WHO/UNICEF Report on gender shows that more than a million women consider WASH services to be their second most important demand for quality health, after respectful care. Moreover, as 1.8 billion people do not have drinking water on-premises, women are still primarily responsible for water collection in two out of three households.[xix] In spite of this, women are often excluded from the decision-making, planning and delivery of WASH activities.

A significant body of evidence suggests that access to **water, sewerage and sanitation facilities** can improve women's health, reduce their time burden and vulnerability to GBVH, and increase school retention and educational outcomes for girls. Yet, achieving universal coverage by 2030 will require a six-fold increase in current rates of progress for safely managed drinking water. The suitability of services also needs to be ensured by addressing gender imbalances in WASH governance and management at all levels.

Infrastructure projects that are designed and developed with the **participation** of women are more likely to address their specific needs and constraints. This means ensuring that they are part of key decision-making bodies and consulted as designers and consumers of the final service. Women's participation in driving forward climate smart infrastructure is especially critical, since women play a central role in local systems as users, activists, and holders of indigenous knowledge.

3. How does PIDG adopt a Gender Lens in its investments?

PIDG adopts a gender lens in its investments along the entire investment cycle. This is a collaborative process involving risk identification and management, as well as the identification of positive opportunities. The identification of risks is addressed and managed through PIDG Health, Safety, Environmental and Social (HSES) management system, and the identification of opportunities is pursued as part of the wider PIDG impact management system. This screening of risk and opportunities happens in parallel at the very early stages of considering an investment.

For all Projects: Screening for GBVH risks and requiring alignment with PIDG HSES policies, PIDG Gender Equality Standard, and PIDG Safeguarding Rules

By screening for GBVH risks and setting out minimum HSES requirements in regard to gender equality and safeguarding, for project design and implementation, PIDG seeks to ensure that neither the project nor the project outcomes harm women and girls. The requirements are set out in PIDG's HSES Gender Equality Standard. The standard includes requirements aligned to the PIDG HSES policies and the IFC Performance Standards, in relation to: i. labour management processes, including recruitment processes, terms of employment, workplace equality, pay equity and compensation, and working conditions and workers code of conduct; ii. community considerations including livelihood restoration and resettlement processes and stakeholder engagement requirements; and iii. the mitigation of GBVH risks in all project related activities, including in the supply chain. As part of the due diligence process on all new investments, projects are screened and risk assessed across these requirements. PIDG also requires these considerations to be included in the Environmental, Social and Health Impact Assessment (ESHIA) of the project, so that the project can identify the HSES risks, how these may affect women and men differently, and needed mitigation measures to ensure that appropriate HSES policies and processes are put in place.

To further support projects in managing gender equality and GBVH risks, PIDG has developed a set of HSES safeguarding rules which set out the minimum requirement for human rights safeguarding in relation to GBVH across all PIDG investments.

To align with PIDG HSES requirements, all projects are required to provide, sex-disaggregated data of workers and project-affected communities, as well as to show that the project does, or will, seek the participation of women in project planning and consultation. In all project-related consultation, the project is required to engage with men and women separately. Where HSES risks have the potential to significantly affect women, consultation with women from different socio-economic groups is also required so that their views can be incorporated, as applicable, into the decision-making process.

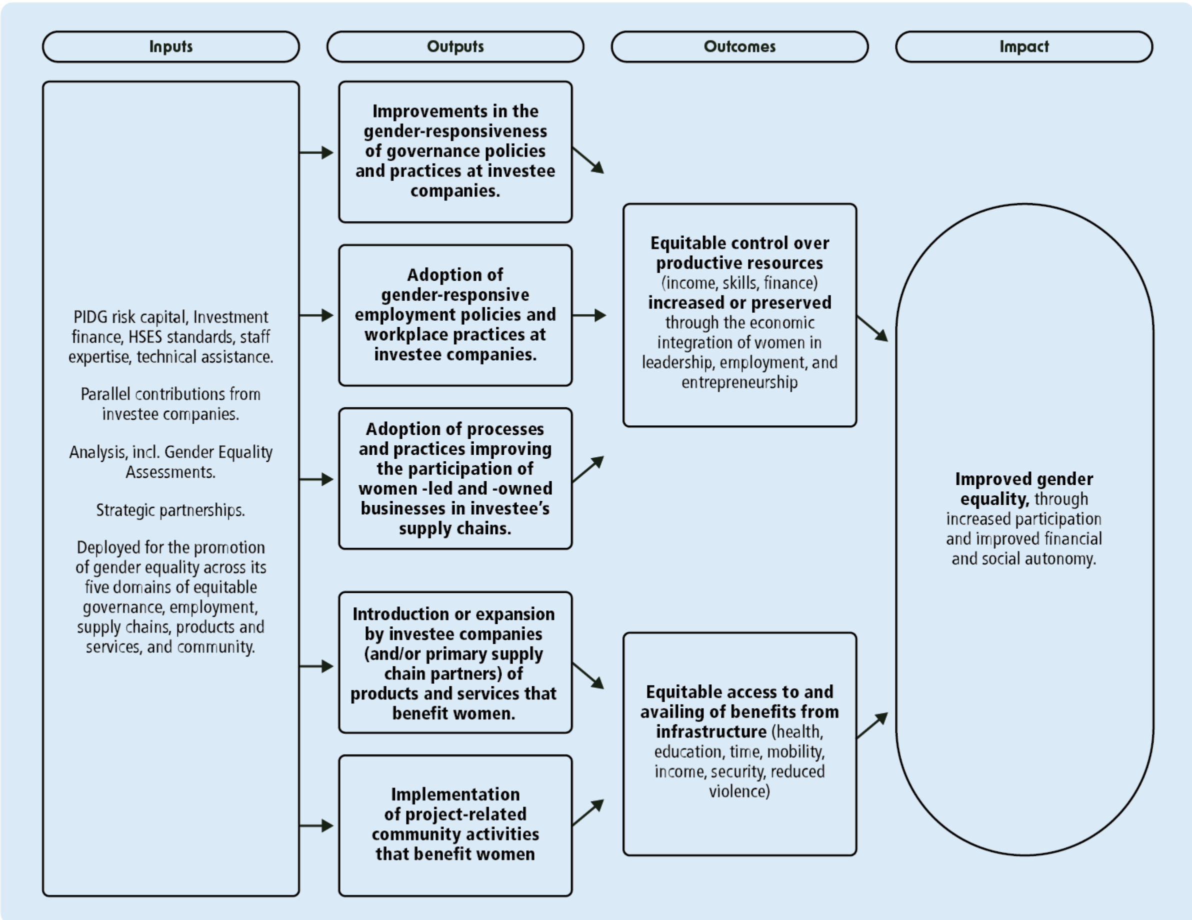
For all Projects: Screening and pursuing opportunities to promote gender equality

PIDG tracks opportunities to improve gender equality by considering both direct benefits and wider benefits:

- *Direct benefits from the infrastructure asset or service itself*. Depending on what the nature of the project is, and the way in which it is being designed, women and girls can experience improvements in health, education, time saving, mobility, security, productivity, access to finance, among others
- *Wider benefits from the PIDG investment*. Women may benefit from additional income as a result of the jobs created through the asset or service. Benefits could also come from the corporate financing and adoption of social commitments tied to the investment, such as the launch of company-led training programmes or community engagement initiatives; and from PIDG inputs linked to the project, such as the provision of targeted technical assistance to support companies in the design and implementation of additional gender activities (e.g. development of Gender Action Plans, introduction of new capacity building interventions, etc.).

Overall, PIDG aims to promote ***equitable access to, and control over, the benefits created by infrastructure projects for women and girls, leading to their greater financial and social autonomy and participation in the economy.***

PIDG's Impact Pathways to Promote Gender Equality through infrastructure



In line with PIDG's established systematic approach to assess, drive and demonstrate impact across the entire investment cycle, PIDG puts its gender equality ambition into practice by providing context-specific and evidence-based guidance on how to operationalize relevant interventions with expected high impact. The extent to which PIDG can influence the project towards greater gender equality will vary depending on the investment structure and stage of the investment cycle.

As per PIDG's Disclosure Statement on its Operating Principles for Impact Management, this cycle entails the following three stages.

i. Focus on impact in deal origination

At the initial stages of the investment cycle, PIDG identifies which projects have the potential to achieve one or more of the impact pathways described above. This is done through screening whether a project company does, or has the intention to, align with gender equality criteria tailored by PIDG to suit the needs of the infrastructure sector. The criteria, which are based on those of the 2X Challenge adapted for infrastructure, are in line with the impact pathways described above and cover the domains of governance (including both business entrepreneurship/ ownership and business leadership), employment, supply chains, products and services, and community.

If a project company demonstrates continued alignment or the intention to align with one or more of the criteria, the project is awarded Gender Equality and Inclusion strategic alignment points in the PIDG impact scorecard, conditional on completing a gender equality assessment (described below). PIDG impact scorecards allow the benchmarking of the expected impact against the current portfolio investments and to construct portfolios in line with PIDG impact objectives. The scores are live, based on deal evolution and regular monitoring after signing.

ii. Developing transactions for impact

Awarding the gender and inclusion strategic alignment points triggers the requirement for the development of a **Gender Equality Assessment (GEA)**. This is an evidence-based assessment of whether the project's impact potential is relevant to the gender gaps and barriers found at the country and sub-sector level. A further GBVH risk assessment also forms an integral part of the GEA. PIDG provides a separate set of Gender Lens Investment guidelines on how to meet the Gender Equality Criteria and how to conduct a GEA. It also relies on Equilo and similar gender equality data and analysis tools to gather data efficiently.

The analysis from the GEA highlights the interventions that should be prioritized for being the most impactful and relevant to the project. The GEA is then used by the PIDG allocated project team with the project company to identify exactly which intervention(s) is within the project's remit and is feasible to implement on the company's side, given the potential outlined in the initial screening and the actual level of ambition and of resources available at the time of the final negotiations.

iii. Integrating impact monitoring in projects' legal agreements and tracking results

Lastly, the GEA serves as a tool to set meaningful indicators and timebound targets for the gender intervention to monitor the project's progress and track improvements in gender equality outcomes. Common targets include increases in the percentage of women in senior leadership or in the workforce, number of jobs created for women, and the implementation of gender-responsive recruitment practices. The gender indicators become part of the project's results framework and are subject to the same systematic impact monitoring processes detailed under Principle 6 of the PIDG's Disclosure Statement on Impact.

The GEA can also provide the basis to identify which impact areas could be enhanced through focused learning, direct engagement or deployment of PIDG Technical Assistance. As PIDG scales up its work for the promotion of gender equality, it recognizes that donor funds remain fundamental for its ability to support investee companies in the design and implementation of gender interventions. For this reason, PIDG's gender equality facility deploys (grant) commitments and Technical Assistance to accelerate the development of inclusive infrastructure by helping improve the pipeline of bankable gender investments, supporting investee companies in adopting higher standards and practices, providing capacity building for stakeholders and partners, and driving innovation and knowledge creation, including through tailored data collection and analysis on gender equality.

4. Integrating a Gender Lens into everything that PIDG does, and learning for PIDG and for the sector

As well as the above dual risk mitigation and identification of opportunities for women in investment screening, project development and capital allocation, PIDG will continue to integrate a gender lens into all its activities so that it becomes embedded even further into the PIDG Group's way of working.

This includes, wherever possible and relevant:

- Inserting a gender lens into feasibility studies, baseline surveys, user surveys, endline surveys, and willingness to pay studies. Including a gender lens in feasibility and market studies or Viability Gap Assessments (VGAs) can be particularly relevant during the early-stage phase of a project's development.
- Setting gender objectives in Technical Assistance programmes so that they can proactively be used to improve outcomes for women and girls.
- Exploring intersectionality elements through additional thematic approaches, such as PIDG's Disability Inclusion approach and the Climate and Nature approach, as well as through the activities of PIDG's Gender Equity, Diversity and Inclusion (GEDI) network.

Our GEDI network sets out our gender and wider inclusion goals through annual GEDI action plans. The GEDI action plan is established across three key pillars, pillar 1 includes safeguarding women and people with disabilities, pillar 2 includes promoting gender equality and inclusion through our investment, and pillar 3 includes setting PIDG Group's ambition as a business. GEDI aims to drive ambition by generating new ideas and to advance the development of necessary tools and training of staff in these areas.

In relation to external engagements, PIDG will proactively work with project companies to build their capacity and promote best practices in gender lens infrastructure investment, especially at the nexus of the climate and gender agendas. More broadly, working alongside other infrastructure developers and investors, PIDG will seek to advance the adoption of a gender lens across the infrastructure sector, including by collecting and sharing learning and evidence on practical ways to do so.

5. Monitoring and reporting against PIDG's Gender Lens Investing Policy

At the **corporate level**, PIDG will monitor and report against this Policy through its standing KPI on gender equality:

- "Percentage of projects reaching financial close enabling women to rebalance control of resources and economic opportunities, as evidenced by Gender Equality Assessments". This is based on the share of projects financially closed that qualify as promoting gender equality per the above-mentioned criteria. The standing target is 50% and PIDG has exceeded the target in 2023 (68%) and 2024 (72%).

At the **project level**, PIDG reports as follows:

<u>For *all projects* in PIDG's portfolio (unless not applicable)</u>:

- sex-disaggregated expected and actual number of people with access to new and improved infrastructure;
- sex-disaggregated expected and actual number of direct short-term jobs created;
- sex-disaggregated expected and actual number of direct long-term jobs created.

<u>For *all projects that are classified as promoting gender equality*</u>:

- the expected outcomes are tracked through the dedicated, time-bound indicators developed through the Gender Equality Assessment. PIDG relies on a selection of globally recognised indicators, clustered across the five Impact Pathways/ Criteria domains, which can be used at the project level.

For *projects selected to be complemented by end-user surveys* (based on the balance between learning potential and available budget):

- Regardless of the project's gender classification, PIDG attempts to reach a representative sample of female interviewees and to collect as much sex-disaggregated data as possible.
- Where the project qualifies as promoting gender equality, PIDG facilitates end-user surveys that go deeper and include a specific module to measure impact on gender equality.

At the **Technical Assistance (TA) facility level**, in order to incentivize the strategic allocation of donor funds, PIDG will monitor its standing gender KPI:

- "Percentage of PIDG TA Grants that contribute, or intend to contribute, to significant gender outcomes in PIDG projects".

Going forward, PIDG will also develop and implement **Gender Equality Workplan(s)** to ensure that relevant actions and targets are set to gradually define the ambition of this Policy. The Workplan's objectives are three-fold: i. to facilitate the scale-up of gender lens investments across the PIDG Group by setting the right incentives and rewards in the process to pursue impact opportunities; ii. to set a clearer strategic direction for the Policy's implementation by identifying key operational instruments and toolkits to be used to step up PIDG's support to the gender agenda in alignment with the needs of the investment pipeline; and iii. to improve understanding of existing and emerging approaches to advancing gender equality through both internally and externally focused efforts (such as capacity building activities and the establishment of new partnerships).

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