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INYUVESI YAKWAZULU-NATALI

Examining Gender Dynamics in the International Institutional Policies and Power Structures Within Bretton Woods Institutions

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COLLEGE OF HUMANITIES DECLARATION - PLAGIARISM

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DEDICATION

I dedicate this study to my late sister, Indiphile Alungile Mfengu, and my late Dad, Andile Mfengu. Your presence may be gone from this world, but your light still guides my heart. This is for you guys. May I continue to enter the spaces that you couldn't and may you continue to guide and strengthen me. I also want to dedicate this study to all hardworking students. Resilience and hard work will take you far - keep going.

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This achievement belongs not only to me but to everyone who walked this journey with me. Thank you.

ABSTRACT

Gender inequality remains one of the most serious global issues; it has been persistent and consistent. It has often been overlooked by power structures and influential institutions to the point where change, emancipation, and liberation are no longer seen as necessary, but are long overdue. Gender-focused policies and strategies have been developed to help narrow the gender gap, covering aspects from women's representation to their participation in decision-making. The study aims to establish how equity and justice are undermined using the Bretton Woods institutions as an example. Bretton Woods institutions have implemented gender mainstreaming strategies to promote economic and political interests, often ignoring the intersectionality of social identities like gender, race, culture, and power, which all influence outcomes across economic, political, and social spheres. Feminist and critical theories enable the study to challenge outdated traditional systems and examine how power structures shape and impact the effectiveness of these policies. Through qualitative document analysis, the study attempts to identify best practices while considering the experiences of marginalized groups. Findings indicate that the gender gap remains wide, as institutional strategies and policies tend to overlook specific country needs and prioritize the interests of power structures. Women's participation in politics and access to positions of power remain slow and uneven, reflecting poor implementation and adoption. Gender equality is more than just closing the gender gap or creating a 50% men vs 50% women society. It goes as far as breaking traditional cycles rooted in culture and religion and dismantling entrenched patriarchal norms. Gender equality should not be viewed as a standalone issue but integrated into active economic and political strategies.

Keywords*: Gender inequality; gender mainstreaming; Power and governance; IMF; World Bank; Bretton Woods; Power structures; Feminism; Critical theory; Institutional reform.*

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LIST OF ABBREVIATIONS

1. BCE – Before Common Era
2. BWI – Bretton Woods Institution
3. ECF – Extended Credit Facility
4. FCS – Fragile and Conflict-affected Situations
5. GBV – Gender-Based Violence
6. GDP – Gross Domestic Product
7. GIL – Gender Innovation Lab
8. IBRD – International Bank for Reconstruction and Development
9. IC – Individual Contributors
10. ICSID – International Centre for Settlement of Investment Disputes
11. IDA – International Development Association
12. IFC – International Finance Corporation
13. IFIs – International Financial Institutions
14. ILO – International Labour Organization
15. IMF – International Monetary Fund
16. IO – International Organizations
17. IPU – Inter-Parliamentary Union
18. LGBTQI + - Lesbian, Gay, Bisexual, Transgender, Queer, and Intersex
19. MIGA – Multilateral Investment Guarantee Agency
20. MNCs – Multinational Corporation
21. SAPs – Structural Adjustment Policies
22. SDGs – Sustainable Development Goals

23. UN – United Nations

24. UNEP – United Nations Environment Programme

25. URR – Underrepresented Regions

26. US – United States

27. WB – World Bank

28. WBG – World Bank Groups

29. WBL – Women, Business, and Law

30. WTO – World Trade Organization

1. CHAPTER 1: INTRODUCTION AND BACKGROUND

1.1 Introduction

The issue of gender, misrepresentations of marginalized groups, and inadequate representation and implementation of gender-focused policies is rapidly growing and affecting decision-making. As the global landscape of politics and international relations continues to change, the importance of gender equality in decision-making processes has become increasingly evident. Despite the growing recognition of the need for inclusivity, the policies and strategies of international institutions, such as the International Monetary Fund (IMF), World Bank (WB), United Nations (UN), and the World Trade Organization (WTO), often reveal gaps between commitment and implementation in gender-based policies. These institutions have made significant efforts to address gender inequality by adopting gender-focused policies; however, the effectiveness of these efforts remains underexplored, particularly regarding their impact on global decision-making. This study addresses the extent to which institutional policies and strategies promote gender equality and their interconnectedness to power. By examining the interplay between gender dynamics and institutional frameworks, the study aims to reveal how power structures within these institutions reinforce or challenge gender disparities. The research problem is articulated by discussing the gap between the commitment to gender equality and its actual implementation in international institutions. By tackling the gap, the study seeks to push for accountability and effectiveness within international institutional and power structures. Gender-focused policies are meant to reduce inequality, advocate for justice, and push for fair representation of humans, especially the marginalized. Gender equality involves not just women's rights and their empowerment, but also encompasses the rights of all marginalized groups, regardless of how individuals identify. Our approach shifts the focus from women to the marginalized rights, representation, and participation, expanding from a binary notion of 'women and men' to a more inclusive study.

A major challenge in achieving gender equality is the failure to acknowledge the intersectionality of social identities, which recognizes that gender inequality is further compounded by race, class, power, and cultural background. "The intersection of gender and power in global politics pulsates with complex dynamics. While representation and participation are often touted as cornerstones of a just and equitable political landscape, they are far from homogenous concepts, particularly when viewed through the lens of gender.

Analysing these notions critically unravels the intricate tapestries of power that shape access, influence, and decision-making on the global stage" (Abba,2024:74). There is a strong interconnectedness between gender and power, and when we speak about power structures, areas like distribution of power, control and the exercise of power should come to mind as this then determines who takes part in the decision-making process (Zhou, 2023). It is essential to understand the intersecting identities to achieve genuine gender justice. Power is an important concept that cannot be left out when unpacking gender inequality. Power is a deeply challenged concept that is understood as the ability to get others to do what they would normally not do, exerting control, dominance, and coercion (Allen, 2005). Power can be used positively and can also result in oppression and division. The study shows how the IMF and World Bank use their power to promote or exacerbate gender inequality. Within these international institutions, we have power structures that influence how policies are created and implemented, which affects their outcomes. The theory of Feminism and Critical theory allows the study to analyse the gender inequality within these international institutions' policies, critique the power structure, emancipate us from oppressive structures, and challenge outdated policies.

1.2 Background

The need for gender equality in global politics and economics remains a critical obstacle. Despite numerous initiatives, policies, and strategies implemented to mainstream gender, gender inequality, misrepresentation, and discrimination remain significant global issues influenced by various factors, including culture, geographic location, a lack of international enforcement from power structures and institutions, religious beliefs, and media. The sooner we understand that global issues affect the broader world, from continents to countries and individuals, the better. Thanks to globalization, the beauty of our interconnected world reminds us that while one may be in their own country, a war in another land might not personally affect them, but could influence their country's trade relationships with the nation at war and, eventually, their consumer behaviours. "The era of globalization is marked by its dual capacity to connect and divide. It brings together diverse cultures and economies, offering opportunities for cooperation and mutual understanding. Simultaneously, it also highlights and sometimes deepens divisions, prompting groups to renegotiate their identities and power relationships in a rapidly changing world" (Kurniawan, 2024;258). Globalization has added so much to issues of power dynamics and inequality, enhancing the division of individuals according to different social, political, and economic identities.

When it comes to Gender issues, they have persisted for years, with some tracing gender inequality back to before the Common Era (BCE). Yet, they still do not receive the same attention as economic and political issues. While inequality is one of the major issues the world is experiencing, it has a wide spectrum, from economic inequality, gender inequality, racial and ethnic inequality, and many more. “Inequality grew dramatically in the 1980s and has remained at a high level ever since” (Rowlingson, 2011). It has been a serious concern for years, and little has been done to address it. We call for power structures and international institutions to push for gender equality with the same enthusiasm and commitment as for economic and political issues.

The study aims to contribute to the body of knowledge on gender, with a focus on gender inequality and the misrepresentation of marginalized groups. It explores how the global systems have implemented policies and strategies to promote equal opportunities regardless of race, gender, and other factors. However, despite these efforts, inequality persists. The research examines the underlying reasons for this ongoing gap, shifting the focus from solely women to accounting for all marginalized genders while tackling the disconnect between policy intentions and policy impacts or outcomes. International institutions like the IMF, UN, WTO, and World Bank play a critical role in addressing inequality on a global scale. These institutions have adopted gender-based policies and strategies designed to ensure equality among individuals. These policies not only serve as a foundation for gender-inclusive governance, but they also reflect the commitment to integrating gender perspectives into institutional frameworks. However, while these policies exist, their effectiveness in practice remains debatable. Gender issues have persisted despite the establishment of policies and strategies aimed at promoting equality. Ferreira (2022) provides an overview of the Bretton Woods system's engagement on inequality over the years, highlighting periods of interest, abandonment, and improved focus, noting that the IMF only started a deep analysis of inequality in the 2000s. The world continues to battle various gender gaps affecting different aspects of social, economic, and political life. These gaps overlap, reinforcing inequalities across multiple dimensions. Addressing these requires policy reform, education, and cultural shifts to ensure genuine gender equality. Although much has been accomplished through gender equality strategies, it is still difficult to identify spaces where people are legally, socially, and economically equal (Rao and Kelleher, 2003). The study examines structural adjustment policies of the World Bank and the IMF and how these reinforce or challenge the gender dynamics in international relations.

One's gender has been shaped and influenced by power structures, creating experiences for individuals. As a woman, some things are already put in place for you, or experiences expected from you that are different from men. Because of these social constructs, certain spaces remain dominated by patriarchal structures. Through the rise of feminist studies like Cohn (1987) and Griffin (2013), they have looked at how these institutions create and maintain a global understanding of gender roles in terms of what is considered normal for men and women. Gender relations are crucial but often overlooked in international politics. Men's thoughts and points of view have been dominant in international relations, pushing gender-related issues to the sidelines of global governance and decision-making (Islam et al., 2023:120). The total involvement and leadership of women in political and public spheres are crucial for attaining the Sustainable Development Goals by 2030. Statistics indicate that women are underrepresented at all tiers of decision-making globally and that attaining gender equality in political affairs remains far away (Women, U.N., 2022). This shows that there is something gender-focused policies are not doing efficiently to promote fair representation of women. The Bretton Woods System needs to create these gender-focused policies and push for them to be globally understood and for individuals and states to fully implement them.

1.3 Research Problem and Objective

Inequality is a global issue that has been persistent for decades, from economic inequality to gender inequality, and the problem the world is facing is the systemic barriers within international institutions that perpetuate gender disparities, even in the face of seemingly progressive gender focused policies. Another issue is the effectiveness of gender focused policies, and the influence of the power structures on decision-making is underexplored. This study aims to achieve fair representation by addressing the misrepresentation of marginalized groups in international financial institutions and promoting inclusive participation across all genders. The study is a call for economic institutions like the IMF and the World Bank to implement effective and successful gender focused policies. This paper aims for gender equality and fair representation of marginalized individuals in global decision-making. There is more to gender mainstreaming or breaking gender dynamics than just creating gender focused policies; we need to break traditional cycles, change norms and beliefs, and it requires a lot of unlearning and learning. Rowlingson (2011) states an important point that inequality is the central reason for social tension, because in a society or group, some people end up having more than others because of certain advantages or opportunities they might be born with. When someone becomes successful or powerful, they then use their money or power to influence

rules or systems. The same goes for these international financial institutions; they are very powerful and influential. They can use their power to push gender equality more effectively, and not only focus on political and economic interests.

1.4 Research Objectives

1.4.1 Assess the Effectiveness of Gender-Focused Policies in Bretton Woods Institutions

1.4.2 Analyze the Role of Power Structures in Gender Representation

1.4.3 Identify Gaps Between Policy Intention and Implementation

1.5 Research Questions

1.5.1 How effective have the gender-focused policies of the International Monetary Fund (IMF) and World Bank been in promoting gender equality within their institutional structures?

1.5.2 In what ways do existing power structures within the Bretton Woods Institutions influence gender representation and participation in decision-making processes?

1.5.3 What are the key challenges and gaps in the implementation of gender-focused policies within the IMF and World Bank, and how do these gaps affect policy outcomes?

1.6 Significance of the study

The study is driven by the need for fair representation of marginalized individuals, evolving from a binary division of 'women and men' to a more inclusive model. It seeks to challenge outdated narratives that no longer reflect current realities or serve human development. This study calls not just for change and transformation in the world but for international institutions and power structures to advocate for the effective implementation of equality in their policies without discrimination against any group, while considering intersecting social identities. The aim is to advance gender equality by identifying key barriers, highlighting best practices, and recommending effective, evidence-based strategies for implementing gender-focused policies. Thanks to feminist scholars, including those who do not identify as feminist but advocate for equality and human rights among men and women. The struggle continues, and marginalized groups must be recognized, heard, and treated fairly. The study challenges the misconception that gender equality is only relevant for women. Gender equality is for everyone, especially those who are not treated fairly compared to others. However, to genuinely understand the extent of this unfairness, comparisons and context are necessary. This is not to suggest that international financial institutions are failing, but rather to indicate that there is room for improvement – adjustments can be made to align with contemporary realities, enabling us to

foster a developed and better world because, “Gender inequality is a kind of social injustice, which limits the freedom and equal rights of individuals, and also hinders the overall development of society” (Zhou, 2023). The findings are intended to assist policy makers, international institutions, feminist and human rights advocates and activists, and governments by highlighting best practices so as to guide the creation of effective policies.

1.7 Definition of key concepts

1.7.1 Gender and Sex

There are multiple discussions around the idea of gender. Some believe it is socially constructed that you are not born with it, but one's gender is influenced by society, and some believe it is something you are born with and cannot choose. People confuse sex and gender. “Gender is a system of power in that it privileges some groups of people and disadvantages others in conjunction with other systems of power (racial categories, ethnicity, social class, and sexual orientation)” (Lorber, 2001:9). It is important to recognise the relation power and gender hold, that is to divide and create hierarchies amongst groups. Imam, Mama, and Sow (1997) explain the difference between the two, “Sex refers to physiological denotation – biology, hormones, chromosomes, etc. Gender connotes the social and historical constructions of masculine and feminine roles, behaviours, attributes, ideologies, etc.” While sex is biologically determined, gender is a social construct shaped by societal norms, expectations, and historical power dynamics. Cislaghi et al (2020) states that there has been issues as to the usage of the term gender because of the several contradicting meaning and agendas, they explain sex and gender in agreement with Imam et al, that it is a psychological identity hence there are diverse genders and that gender is a system of expectation and duties opposed by society on individuals as a result of their sex. Gender has been shaped and influenced by power structures, creating experiences for individuals and influencing their behaviour. As a woman, some things are already put in place for you, or experiences expected from you that are different from those of men. Gender is influenced not only by power structures but by cultural beliefs, geographic location, and other social identities. Because of these social constructs, certain spaces remain dominated by patriarchal structures. An interesting situation is that white feminists may not always resonate with or fit into Black communities, although all feel they have been unfairly represented. This highlights the intersectionality of social identities, such as race, power, and gender, emphasizing that efforts to promote gender equality must also address racial and cultural disparities.

1.7.2 Gender Equality

The best definition of gender equality is found in the United Nations Declaration of Human Rights, which was adopted by the United Nations General Assembly in 1948. Article two of the Declaration states that everyone is eligible to all the rights and freedoms outlined in this Declaration, without distinction to race, colour, sex, language, religion, political or other opinion, and Article 7 states that all individuals are equal before the law and should not be discriminated against and equally protected (United Nations. General Assembly, 1949). This shows that Gender equality involves not just women's rights and their empowerment, but also encompasses the rights of all individuals, regardless of how individuals identify. Gender inequality is evident through gender dynamics, where men are considered superior to women, and women are seen as less valuable and inferior because of their sex. And these gender hierarchies can be seen in family relationships, law and customs, workplace, society, with religion and cultural practices (Mikkola and Miles, 2007)

1.7.3 Understanding Power and Power Dynamics

The persistent emphasis on globalization is because we need to understand the changes it has brought to different parts of the world, such as its economic and political implications on power. Power dynamics were not created by globalization, but globalization has worsened them. These dynamics have existed for centuries, even before feminist scholars began analysing them. However, globalization and cultural influences have reinforced and normalized them, contributing to the persistence of patriarchy. As much as patriarchy perpetuates power dynamics, it negatively affects women and is applied by a lot of cultures. "The concept of patriarchy has evolved from the struggles of women all over the world. It encompasses the totality of structures of domination and exploitation that affect women's position in society" (Gunjate, 2012:332). Power is more about the influence exerted to push the interests of those in control. The act is between more than one group or individual, where one group oversees everything and everyone while pushing personal interests at the expense of the marginalized, and it involves different social identities like race, class, and gender, which determine who holds more power than the other. In society, men generally have more power than women, and that is simply because they are men; it comes with benefits, and then it differs as social identities intersect. Men and women from a higher standard society are more powerful and have access to resources than women from a less powerful society (Dennis and Zuckerman, 2006).

Kurniawan (2024) notes the economic implications of globalization as the deregulation of global trade and investments, holding a significant impact on power structures. There has been an increase in multinational cooperation and international institutions because of globalization, and these institutions hold significant power and influence over policies and decisions. That is already showing us the shift in power dynamics, and often sidelining the disadvantaged group of people, exacerbating inequality, and creating new forms of exploitation and dependency. The study will use Institutionalism theory to explain how power is exerciser and organized and the outcomes of it on society and individuals. On the political side, there has been a diffusion of state authority, shifting power to global governance institutions, and the state is no longer the main actor and decision-maker in affairs. And because of these implications, the power of the state is debatable and often referred to as weaker, and the study focuses on the role of these institutions in gender inequality because of their position and influence in global politics. They have the capabilities to connect and divide, ease and worsen anything while considering not only their interest but also the interests of those dependent on them (marginalized).

1.7.4 International Institutions and Power Structures

"Avner Greif defines institutions as a system of social factors that guide, enable, and constrain the actions of individuals. Such a system of social factors can include rules, beliefs, and norms as well as organizations" (Dai, 2007:16). This highlights the role of institutions that are to help and adjust the way states act. Because they can guide, enable, and constrain, they can set expectations and influence the way individuals and states function. International institutions are known for producing cooperation among states; they are created to assist actors and are the centres of global governance. There have been debates of how these institutions reflects some form of biasness that serves the interests of the United States (US), and that the US is exercising its power indirectly through these institutions (Barnett and Duvall, 2005).

There is no solid academic definition for power structure, but Gramsci (1971) gives us an understanding of who maintains, distributes, and controls power, that is the dominant group in all cases, they do not just control power, but they shape cultural norms and agreement that are essential to understanding how power structures operate. The power structure, as defined, works with international institutions, where individuals manage and set policies for the institutions. Power structures are predominantly found in developed countries, with the United States being a notable example.

1.7.5 Patriarchy

It is one of the oldest concepts and is closely linked to gender inequality. It is generally seen as a system or barrier that disadvantages women and favors men. The word patriarchy was originally used to mean fathers ruling in families, implying that everyone in the household belonged to the father. Today, it is used to describe male dominance in institutions and society. Men hold power, and women remain subordinate (Sultana, 2010). Feminist scholars and advocates for equality challenge patriarchy to oppose and fight traditional norms of power distribution that sustain inequality in society. International institutions still maintain male domination in their systems, even after many years of fighting for equal rights. "Traditionalists believe that males in the society are born to dominate women and they believe that male hierarchy in the society has been continued since old times and it will continue for years. Women have been suppressed because of the valuable position of males in the society in their comparison" (Trivedi and Tiwari, 2016:1). Culture has played a big role in perpetuating power imbalance and gender inequality in societies, and hence toward we still have issues of gender inequality. Men have been given so much power and value in society that it is hard to wash off the idea from their brains. Those who benefit from male domination do not care about changes in systems or communities.

1.7.6 Oppression

Oppression is similar to patriarchy; it creates power imbalances, but it is not limited to gender as patriarchy is. It is a system of power where one benefits and the other suffers. Oppression can be economic, social, political, and cultural. Previous studies have focused on class oppression between the rich and the poor and racial oppression between the black and the white. The study brings awareness of not just the race and class oppression, but also the gender oppression. Oppression is not only when resources are distributed, but it is on day-to-day interactions between individuals, systems, and just partaking in society. Ugiagbe and Eweka (2014) note that oppression is rooted in human society, our cultures, and traditions, where one group is abused, limited, exploited, and discriminated against by the powerful other. It has been normalized in societies, resulting in the marginalized seeing less of themselves and being dependent on the oppressor.

1.8 Structure of the study

This chapter sets out to explain the crisis the world is facing regarding gender inequality within influential financial institutions and the impact that power structures have on the implementation and outcome of policies. It provides background on some social identities that may affect gender equality, such as power and race, as well as how globalization has played a major role in the growing issues of gender and power. The paper is organized as follows: The study consists of five chapters. Chapter one, as mentioned earlier, serves as the introduction of the study, offering background on the topic, highlighting key issues, the importance of the study, and key themes. It gives the reader the research focal point and values, providing context, history, and an overview of literature, positioning the study within existing knowledge.

Chapter two reviews existing literature guided by the study's objectives and unpacks the supporting theory on which the study is grounded. “Literature review will reveal areas requiring further research and will help to formulate your research question(s). However, literature reviews are not without their problems. If a literature review is not undertaken with a comprehensive and focused search of the existing literature, the literature review is potentially weak” (Danson and Arshad, 2013). The literature review helps the study identify gaps in the research field by highlighting what has not yet been explored. As the researcher engages with sources, they want to ensure that the research does not replicate work that has already been done. This section assists in determining the researcher's capability on the topic and their ability to make a significant contribution to current scholarly discussions.

Chapter three discusses the research methodology and methods, exploring the research design employed by the study, the approach used, and how data is collected and analysed. It explains why the study has chosen a qualitative research approach and what type of evidence it seeks to achieve. Research methodology can be understood as the systematic process of solving a research problem using scientific methods. It involves studying the different steps researchers take to conduct their studies and understanding the reasoning behind these steps (Kothari, 2004: 8). The research method that the study uses is a qualitative, empirical research design, allowing for an in-depth examination of institutional policies and strategies related to gender equality. Qualitative research involves carefully using methods to describe, explain, and interpret data. It occurs in real-life settings, allowing researchers to engage with experiences and gain detailed, in-depth insights fully (Williams, 2007). The qualitative research design, combining policy analysis and gender-focused reports, helps the study to explore institutional frameworks and gender policies in depth. The explanation of document analysis and thematic analysis

strengthens the methodological accuracy. Research methods are tools used to investigate research questions, much like different tools are used for specific tasks. To use them effectively, it is essential to select the appropriate method and apply it correctly (Walliman, 2021). This study uses a qualitative methodology, combining policy analysis, reports, and content analysis to examine gender dynamics in international institutions. This approach allows an exploration of both structural difficulties and real-world effects, bridging the gap between theory and practice.

Chapter four presents the findings and discussions section, where the study's results and discoveries are analyzed and explained. The final chapter, chapter five, which serves as the closing chapter, includes the conclusion, recommendations, and references. These two chapters aim to address questions about what new information the researcher has uncovered and how it contributes to the existing body of knowledge. It draws insights from previous chapters (Mascarenhas, 2014).

1.9 Chapter Summary

Gender inequality is one of the biggest issues faced globally and by everyone. Power structures, international institutions, and governments have been paying little to no attention to gender issues until recent years. Traditional systems, institutions, cultural and religious habits have created gender dynamics and hierarchies that society views as norms. Policy makers, international institutions, society, and humans must acknowledge the different social identities and their interconnectedness to each other. Gender should be prioritized and treated with the same importance as poverty and development. It should not be an add-on issue. The gap between policy implementation and policy outcome is very uneven and slow; something in the implementation needs to change. Feminism and Critical theory help the study challenge outdated systems and advocate for marginalized empowerment, emancipation, and liberation. They help bridge the gap between theory and practice, policy objectives and policy outcomes. The next chapter will delve into the factors that influence and shape gender inequality in society and the role played by international institutions. To transform societies, to adopt and prioritize gender equality, we need effective gender policies and strategies that are up to date with issues faced by the marginalized. The world is evolving, and systems and policies need to transform as well. International institutions and power structures need to use their influence and power to emphasize the importance of gender equality, not to push gender economic and political agendas. Gender equality helps create a livable society, and it is the right thing to do for humanity, the economy, and development.

2. CHAPTER 2: THEORETICAL FRAMEWORK AND LITERATURE REVIEW

2.1 Introduction

The chapter delves into the complexities of the study, tracking themes and trends from power structures to structural policy adjustment, while unpacking the stance of the IMF and World Bank when it comes to gender-focused policies and strategies. The chapter looks at the vision and strategies of the institution, and it compares how each institution understands gender and implements gender mainstreaming. It connects resources from the feminist theory and the critical theory to critique these institutions, liberate us from oppressive structures, advocate for gender equality and the empowerment of the marginalized group, and lastly challenge the traditional norms of patriarchy, culture, and power. It draws on institutional theory as a supporting theoretical framework to help explain that gender inequality within the Bretton Woods institution is not accidental but is structurally produced through power distribution and norms. Organizations create gender mainstreaming strategies to tackle gender inequality between men and women. “Gender mainstreaming consists of ‘the process of assessing the implications for women and men of any planned action, including legislation, policies or programs, in any area and at all levels’” (Duran, 2024). The aim of the gender mainstreaming policies is for organizations to integrate gender into their policies, making sure there is equality, inclusivity, and sensitivity between women and men while driving development. Charity begins at home; we need to understand the internal state of the IMF and World Bank and how women and men are represented internally before we track the influence they have in their member countries. The chapter unpacks the institution's governance to reveal how decisions are made, who holds power and influence among member states, which then influences the policy implementation and effectiveness. The IMF and World Bank have gender-focused policies in place to mitigate gender inequality and SAPs to reduce countries' economic and political struggles. SAPs have long undermined gender equality, and often SAPs contradict the needs of effective gender strategies because they prioritize economic and political interests and ignore social interests.

2.2 Theoretical Framework

The section of the study explains the key variables of the study. It allows the writer to link the practical arguments of the study to theory. The study uses the Feminist and Critical theory to allow a robust analysis of the power and gender dynamics in international institutions and the influence of power structures in the implementation of policies. And Institutional theory, on the other hand, provides grounds for the observation of the impact of institutions' gender

mainstreaming policy, and the role of power. These theories allow the study to unpack inequality within international financial institutions (IFIs) and to enlighten us about the disparities for women (the marginalized). These theories posit that inequality is shaped by several identities, like gender, race, class, power, etc., that overlap and are interconnected, which are then affected by factors like geographic location, culture, relations, and all other experiences. According to Mosquera et al (2022) theoretical framework is based on two aspects. The first aspect is that the researcher needs to identify where the research topic fits in the broad existing body of knowledge and what impact it aims to bring or challenge. Second aspect, it helps the researcher simplify the variables used in the study. It acts as a lens that goes beyond offering background, but also important questions, and explains important findings. These theories will give structure to the study and will allow the researcher to connect their thoughts while positioning the data within existing literature. A theoretical framework is an important aspect of research that makes the study valuable and academically robust. Whereas Grant and Osanloo (2014) outline a theoretical framework as the plan for the entire study. It guides, supports, and helps structure the study. It is created in the early stages of research before data is collected.

Similarly, Kivunja (2018) explains it as a model that encompasses theories and concepts that one uses to help analyze, interpret, and justify their findings and recommendations. It adds profundity to the study and offers value to your data as it references advanced scholars who are well-equipped in the field of study. This shows that a study needs to have a theoretical framework that it adopts and that connects all sections of the study to form a cohesive study. The Feminist and Critical theory permit the study to challenge existing norms like gender inequality policies and strategies that no longer serve society and disadvantage the marginalized; they seek transformation. They allow a robust critique of the international institutions, their policies, and the systematic bias. The Critical theory unpacks the notion of power, who owns power, and how it is distributed, while the Feminist theory challenges patriarchal power. These theories guide the study so it can flow and, most importantly to produce concrete and valuable findings to the international relations field. They help unpack lived experiences shaped by social identities like gender, race, class, and more, and they move beyond these experiences to systematic inequality. They identify systems where men still dominate, are leaders, and are privileged, and how power structures and institutions are influenced by gender.

2.2.1 Feminist Theory

Feminism is one of the oldest intellectual and political movements that advocates for change and the empowerment of the marginalized. Feminism, also known as the women's movement, can be traced back to the 18th century, where women started to contest their position and societal inequality. Women were experiencing inequality in all aspects of life; they struggled with equal status, rights, and freedom as men. Feminism is widely known as a movement that aims to promote women's empowerment, liberation, and drive equality in all spaces. The first work on feminism was by Mary Wollstonecraft in her publication in the late 17th century called "A Vindication of the Rights of Woman" (Üstün and Süren, 2022). The start of the feminist movement reflects the long years of inequality that women experienced because of limited knowledge beyond their reality. Feminism uses the experience of women to men and society to set its objectives that aim at improving women's reality and challenging society. It reveals a history of women's subordination and misrepresentation and why they are seen as the other of men. "Feminist theory offers a perspective for understanding human behaviour in the social environment by centering women and issues that women face in contemporary society. Feminism reflects "a world view that values women and that confronts systematic injustices based on gender" (Lay and Deley, 2007:49). Likewise, Jackson and Jones (1988) explain feminism as a theory that aims at analysing the lives of women and what impacts shape their experiences, and the impact culture has on their lives. The theory is guided by the idea that women are subordinate to men and that inequality is not a natural course and should not be normalized. A few things that stand out in the descriptions are the theory's value and profundity, are in the experiences of women, their role in society, and the identities that shaped and positioned them. The weight of Feminism and women's empowerment lies in the scholars and activists decades ago, who challenged women's reality, unpacked and analysed women in society, and the effect of identities. Feminism creates a space to understand and educate us on sex and gender, and track the improvement in representation between men and women till now, and what needs to be changed going forward. There is no single definition for feminist theory, though the theory has fundamental terms that give value and weight to the theory, like gender, equality, intersectionality, patriarchy, oppression, empowerment, justice, and representation.

Someone might be wondering why feminist scholars emphasize women and society. It is because society holds a layer of identities that affect women and serves as the area or spot where these experiences take place, and each society holds different experiences for women. Culture is the foundation of society, and it holds great influence on the experiences of humans.

Birukou et al (2013) define culture as a traditional concept that was created through a society, group, race, or geographic area, through learning from each other and sharing ideas. With globalization, culture has changed; it is now diffused, and there is a wide cultural spread and exchange that creates uncontrollable cultural uniqueness. This implies that before the innovation of the world, culture was the main aspect that was used to shape, influence, and define individuals and their experiences. It created norms, beliefs, and positioned women and men in society. Each culture had its own values and beliefs, and way of living in general. Jackson and Jones (1998) mention how feminism has evolved. That does not imply that the theory has changed its principles or values, but it means it has evolved in ways that will maintain its relevance in the world, and also so it can be applied in the current struggles and offer strategies to the marginalized. It has evolved to create different types of feminism that speak to different contexts, but with the same goal of challenging patriarchy and empowering women. There are numerous types of feminism, but the study will touch on black feminism, liberal feminism, radical feminism, cultural feminism, and post-modern feminism as they fall most within the scope of the study. Lay and Dale (2007) and Mohajan (2022) hold similar views on feminism; they both critique the type of feminist theory, analysing their functions while focusing on its multiplicity and its implementation in different contexts.

Black feminism focuses on black women's struggles and brings the connection of race and sex. And once race, sex, and gender are involved, culture and religion should be accounted for (Lay and Daley, 2007). Meanwhile, Mohajans broaden the definition, noting that feminism is a practice that was created in the 1970s to look at the black women lived experience, and it aims at changing the experience of black women by addressing oppression and struggles. Hence, race is important in feminism because black women were oppressed because of their race. This shows how gender, race, and sex cannot be separated, and by acknowledging their intersectionality, one can offer valuable findings. Liberal feminism is derived from the liberal theory, which highlights equality. To liberate women is to set the marginalized free from oppression and help them take up spaces and challenge male domination. “Liberalism has become an intellectual tool towards freeing humans in all domains of life, such as in social, political, economic, and religious domains” (Mohajans, 2022). One of the rights it unlocked for women was the right to vote, which we will look into below. Radical feminism challenges male domination and advocates for women. It is grounded on two principles, that women are as important and that oppression is a result of male dominance (Mohajans, 2022). Radical feminism challenges traditional systems in so to seek justice for women and transform the

patriarchal system. Unlike liberal feminism, which tried to fit women within the existing system, it tries to change the system. Cultural feminism is related to radical feminism; it believes that oppression is embedded in society, and both aim at recreating society. “Cultural feminism was a countercultural movement aimed at reversing the cultural valuation of the male and the devaluation of the female.” (Taylor and Rupp, 1993:33). Lastly, we have the Post-modern feminism, “Postmodern feminists reject a common feminist position and support a plurality of perspectives on knowing, such as essentialism, philosophy, and universal truths. They believe that knowledge is always provisional, open-ended, and relational, and each woman can capture the truth differently” (Mohajans, 2022:23). It acknowledges change and accommodates everyone’s perception, like black women’s experiences, but mostly that people might share the same race and gender according to society and still have different experiences. All these feminist types are grounded on the same belief, which is to fight for women’s representation and that they be treated equally to men. They challenge male dominance and seek justice in society and institutions. Because the theory evolves, it has not just created different kinds but has gone through different stages known as waves. Each wave marks a significant period in women’s liberation and justice. The waves allow the study to not just draw on history but to show how inequality has been formalized and its evolution.

The first feminist wave

The first wave is what gave rise to feminist women. This marked a breakthrough for women and the beginning of their liberation. It was a creation of a democratic and just society, but mostly a society where women were seen and fairly treated. The wave was influenced by Mary Wollstonecraft's writing ‘A Vindication of the Rights of Woman’. The start of the wave is traced back to New York City in the United States in the mid-19th century. The activism and movement were led by Elizabeth and Susan, who stood with women to fight for women’s rights in the US. The goal was for women to have access to education, the right to vote, own land, and be financially independent. The activism was triggered by long-standing misrepresentation of women and formalized inequality. As much as there were women who took part in politics before the first wave, they were viewed as out of place because women were meant to be at home and take care of their families, and men held roles of power and decision-making (Lindemann, 2023). Historical events have shaped and denied women the opportunity to express themselves and have entrenched patterns of dependency over women. The wave was a much-needed breakthrough for the marginalized and a means to transform the US system. A creation of a new representation for women, allowing them to unlearn the oppression and

dominance that was imposed on them by society. Mill and Collini (1989) highlight an important image of how women were represented and subordinate in that period. Women were treated as objects and assets in the community. Daughters or women were their father's property, meaning the father decided over them until the father decided to give them up for marriage. Women had no say over their lives. Once they are given to their husband, they now belong to the husband and will do whatever the husband instructs. The England law was very undermining to women, their dignity, and existence. Women were reduced to objects that are meant to amount to nothing without the help of men. History was not only degrading to women's dignity, but it was damaging to how they viewed themselves and reacted to society.

Feminism came in to rescue women, liberate them, and create healthy communities for all. After the first wave, women in the US were able to vote, and there was a shift in the US culture (Lindemann, 2023). That is the part of the first feminist wave we had access to until a critique of the wave increased. Malinowska (2020) and Kotef (2009) noted the bias and inequality of the wave, that the wave was not fighting for all women in the US, but it reflects white-middle-class women. Black women faced not only gender inequality but racial inequality. The first wave reflected systematic inequality and power dynamics that erased black women's experiences at that time. This is why the study emphasizes the importance of intersectionality; it allows the analysis to be realistic and concrete. The analysis of different identities in this study, like gender, race, and power, is to make sure we do not overshadow the marginalized experiences in any way.

The second feminist wave

The first wave left numerous disparities for women, as it did not solve all women's problems. which then led to the creation of the second feminist wave. It can in a critique of structural and formalized inequality. And this was after World War II, around 1960, to the late 1980s. It emphasized the idea of sex and gender roles (Malinowska, 2020). Gender roles are socially constructed, and they are a result of individuals and society. These are expectations grounded in one's sex, and they are influenced by society and what they believe is suitable for which gender (Blackstone, 2003). Gender roles create and shape men's and women's lives, while limiting women from exercising their full potential. History has set roles according to gender and not what one is good at. Women were to take care of their families while men worked professional jobs, creating gender inequality in societies. Simone de Beuvoirs (1946) in his writing 'The second sex' critiques how history viewed women as the subordinate other and the

normalization of inequality at the expense of women. History has made it difficult for women to naturally take up space; men need to first attempt so that a woman can then later try. Because society is made up of culture, religion, opinions, and principles, these are the aspects that shape gender roles. The second wave perpetuated racial and gender inequality in society. The cookbooks in the 1950s reflected the experiences of white middle-class women in the US. It was a way of expressing how women were to behave and what roles suited them. They were to be creative in the kitchen, cooking food for their husbands and families (Neuhaus, 1999). The sad truth about these cookbooks is that they reflected bias, where they reflected a part of the experience of women in the US, and the US was not the only country experiencing gender roles and inequality. Racial inequality was ignored and normalized. Back women had to endure more struggles than white women experienced. Institutions had no input or concern on power dynamics and women's inequality. Collective (1977) highlighted the emotional toll women of colour had to experience because of their race. These black women's struggle gave birth to the black feminist theory as a way to help represent them and fight for their rights as women of colour, because society was never inclusive, even back then. Black women experience all kinds of oppression, from sex to race to class inequality. The second wave gave rise to different opinions and feminist theories, and intersectionality, which allows analysis to acknowledge the impact of race and class on gender inequality. International institutions saw no need to stand with women during this time; hence, they had nothing to say on gender and racial inequality. The rise of a new feminist wave does not mean an end to the other, but each wave has its main goals and still serves as a continuation of feminism. Till today, racial, gender, and class inequality still exist, and international institutions are slow to reform their systems to effectively accommodate these inequalities.

The third feminist wave

Studies argue that the third wave is nothing new and just a continuation of the old feminism, and if that is the case, I am not surprised nor mad because it would be foolish to bring a completely different feminist theory, with different values or principles, while old grievances still exist, and equality and empowerment have not been achieved. Feminism's goal, principles, and values are one, but the different waves help attend to certain issues better. It is another cry for help to the systems of power to prioritize gender inequality. Henry (2004) traces feminism to the 1990 where it was associated with young women. It continued with challenging racial white feminism. It addressed hate, discrimination, and inequality for women. Which is why I strongly support the idea that it is a continuation of previous waves; it brings a more direct

analysis that fits the time. While Snyder-Hall (2010), on the other hand, argues that the wave aimed to bring a new perspective to feminist theory. It drives inclusivity to all women regardless of race, background, belief, sex, and so forth. It accepts everyone and their experience, though justice is served in society. It creates a society where the marginalized are subjects and not objects. “Third-wave feminism seems to include any approach, as long as it pays attention to gender issues and favors social justice” (Snyder, 2008:181). Hence, we say feminism is for everyone as long as equality is served and no one is disadvantaged. It is a movement for the marginalized that evolves to meet their needs. It carries on where previous waves left off and might have fallen short. International institutions were aware of the gender dynamics but still reflected male dominance and bias.

The fourth feminist wave

Like the third wave, the fourth feminist wave builds on earlier waves, but with the influence of globalization, its approach has transformed to accommodate the modern era. It is more inclusive than any other wave; it acknowledges every individual regardless of gender, race, or sexual identity, meaning it is for all marginalized women, men, and children. Some of the key features of the fourth wave are its social and online presence and its emphasis on intersectionality (Day and Wray, 2018). This is why the theory is substantial for the study, as it can evolve and fit into society without altering its principles and values. As old as it is, it is still relevant and important in not just the academic field but also to society. The fourth wave was activated by the ongoing hate and violence against women and the LGBTQI+ community around the world. From women being denied the right over their bodies and abortion to the rights to same sex relationships (Strauss, 2023). Discrimination and violence against the marginalized have been normalized by communities and power structures and treated as inevitable issues. Feminism allows us not just to be liberated but to challenge the oppression of international institutions and power structures. It has evolved from being a women’s theory to considering and accommodating all marginalized groups regardless of their identity. With the spread of globalization and the creation of technology, the internet is being used as a way of spreading awareness and educating on the oppression of the marginalized. People around the world have been able to support and stand together without physically being there, which has allowed the feminist movement to grow so much. People have been able to share their experiences on the internet, and everyone engages and reacts to them. It is very broad and more inclusive than any of the previous waves. The marginalized are still experiencing serious oppression and inequality, and the theory seeks to change structures and institutions that

disadvantage the marginalized and drive injustice in societies. Progress in achieving its goal might be seen as slow or uneven, but we cannot blame feminism when there are people who hold influence and power that should be driving the movement. Thank you to feminism because today we might not be where we want to be in terms of marginalized representation, but there is progress. International financial institutions now have gender-focused policies, and they are integrating gender into their policies, which alone is a step in the right direction. The application and analysis of the waves is not a historical Lense but an analytic timeline that highlights the evolution of gender inequality outside of the international institutions. This approach and analysis allow us to understand the changes from social movements to the integration of international reforms. Institutional policy analysis cannot be applied to the feminist waves, but will be applied to the institution's progress and response. Now it is up to us to push for effectiveness and transform that which is not serving us.

2.2.2 Critical Theory

Critical theory is one of the most adaptable theories; it thrives on seeking social justice. It is important for the study to help us understand the inequality and oppression of power structures, especially for the marginalized. It works well with feminist theory as they hold similar goals: to challenge power structures, traditional systems, and inequality. Critical theory is very versatile and broad; it can be used with other theories and applied in situations where one group is marginalized. It intends to transform dysfunctional societies into just societies. Critical theorists acquire fresh knowledge on how power operates against the marginalized race, class, gender, sexual orientation, or geographic location. It invalidates powerful groups and strives to free all individuals from any form of power. Critical theory aims at exposing aspects around us that drive inequality, discrimination, and injustice in society (Steinberg and Kincheloe, 2010). Felluga (2015) mentions that critical theory can be traced back to the late 18th century, and the name was established by Max Horkheimer. Critical theory seeks to challenge domination, class differences, inequality, and power. It contests traditional systems that no longer serve justice to society. The theory allows the study to challenge the international institutions' gender-focused policies to see whether their implementation is effective and if they serve justice to the marginalized. It allows the study to trace back oppression and gender discrimination to drive fair representation for the marginalized. The Frankfurt school played an exceptional role in the formation of the theory. The school wanted to make sense of the power of culture, economics, and politics and their ability to influence society. The transition from feudalism to globalization exposed cultural and social inequality. And the foundation of the theory is positioned at the

core of Marxist theory (Garlitz and Zompetti, 2023). Critical theory investigates society and its norms and values, looking at their role in perpetuating inequality and allowing the power structure to do so as well, and most significantly, to emancipate us from the oppression and power dynamics around us. Critical theory emphasizes offering emancipatory alternatives because it believes current systems are not doing a good job. Critical theory examines past experiences and knowledge concerning humans and how it places humans as subjects of production (Brunner and Kellner, 2020). Because it aims at transforming society and not describing, it uses history as the stepping stone to contest systems that perpetuate inequality and discrimination. It advocates for the liberation of the marginalized.

Several theories are viewed as critical theories, not to say they fall under 'Critical theory', but their approach to solving human issues is the same; they challenge traditional systems that perpetuate inequality. All critical theories' end goal is transforming societies through the implementation of emancipation, liberation, and empowerment. But first, we need to understand what emancipation, liberation, and empowerment are. "In the most general sense, the concept of emancipation refers to an entity's liberation from control, dependence, restraint, confinement, restriction, repression, slavery, or domination" (Susen, 2015). Emancipation can be applied to anyone or any system as long as some form of oppression is taking place. Emancipation is an act of freeing and a step towards liberation; liberation then goes beyond, as its goal is empowerment. Liberations start with understanding the form of oppression and its impact on humans and society. It then seeks ways to change the narrative and transform society into a more equitable and just society, creating alternatives to the problem (Harro, 2000). The liberation movement starts in our mind to understand the subjugation around us, its impact, and what change can be made to empower those affected, and then to change how we do things as a society.

Liberation is an active, ongoing movement. Emancipation and liberation are essential for society, and they lead to the empowerment of the marginalized. Phillips (2016) highlights that empowerment is seen through achievement, like the right for women to vote during the first wave; it is a basis of movements like feminism, and it is also a practice. It is more than just sitting to discuss; it helps people comprehend and take action. The rate of gender inequality is very high, and power structures and their policies are overlooking the impact of power and the oppression faced by the marginalized. Empowerment exists once liberation and emancipation are already underway. These concepts understand the importance of power in society and its role in oppression. The use of critical theory is so that the study does not just aim at explaining

what gender inequality is and the role of power structures, but it is to educate and make people understand the depth of gender dynamics in the world, and move towards transformation for a just and equitable society. Empowerment movements are very crucial to society and justice because societies and their traditions and cultures are enablers of oppression.

Marxism is a critical theory, known for its critique of capitalism. It holds that society was created through socioeconomic class struggles. It examines human behaviours by analyzing how power is distributed and divided among individuals according to class. Marxism believes that human experiences are shaped by the socioeconomic system (Tyson, 2023). It aims to represent those marginalized by the economic system, and as much as it strives for equality, it overlooks gender issues and focuses on class, while critical theory is aware of different social identities and their role in shaping society. Some main characteristics of Marxist theory are, first, it acknowledges capitalism's potential to improve society, but at the same time, it highlights the harmful aspects of capitalism. Secondly, it emphasized the equality and justice dynamics created by capitalism that led to oppression, exploitation, and dominance. Thirdly, it notes the power hierarchies within capitalism, where the minority group, being the rich, owns the means of production, meaning they control wealth. The majority group, being the poor, is dependent on the rich. Fourthly, Marxism critiques how liberal theory overlooks inequality and exploitation of capitalism. And lastly, it uses history to explain the exploitation of capitalism, and it offers alternative ways societies can take advantage of (Devetak et al, 2012). An important point to note is that critical theories use real-life experiences, not fictions and assumptions, to chronologically trace the events of oppression, exploitation, and dominance and how they affect humans and society. They understand the important role power plays in society. It aims to find where and what can be changed in the world to make it better. It recognizes the inequality faced by the marginalized and strives for liberation and emancipation.

One of the impactful, critical, and Marxist theorists is Antonia Gramsci; he focuses on hegemony and power. Gramsci's theory of hegemony is based on the idea that there is one traditional dominant group and individuals are influenced by power and ideas (Bate, 1975). His theory presents an intersectionality of power, culture, and ideologies and how they shape society and create hierarchies. His work is very powerful as it explains that issues like gender inequality are not only results of power but also the role of culture and the different ideologies in society, which is what the study has been emphasizing thus far. "Power resides in the complex relations of force within society. It is present and observable; it is real. This power is mainly exerted by the dominant bourgeois class through the medium of ideology: by working

on the popular mentality via the institutions of civil society and thus establishing a hegemony using the State apparatuses" (Daldal, 2014:150). According to Gramsci, power, ideas and norms, and culture overlap with each other; hence, intersectionality is key for unpacking issues that involve humans, society, and power.

Critical theory provides grounds for intersectionality, and they complement each other. The World Bank's goal is to end poverty, and little do they know that poverty is a result of gender inequality (Tharu and Niranjana, 1994). Poverty rates are still high because little attention is placed on gender, which plays a great role in poverty around the world. A lot of countries, including South Africa, have created plans to eliminate poverty. Eliminating poverty goes beyond increasing employment, as it requires these individuals to possess the right skills and qualifications to secure employment. Feminism shows clearly that women are at a disadvantage; they have to fight for their rights and education, and even today, these issues still exist. Even after so many struggles, the marginalized still experience gender inequality. Poverty reduction extends beyond access to basic needs, but we also need to examine the poverty stats of men and women (Ndinda and Ndhlovu, 2018). Focusing on basic needs leads to overgeneralization, which results in solutions that are not as effective and inclusive. International institutions create these policies and strategies to reduce poverty and gender inequality by aiming at transforming society and the systems creating these issues, like creating job opportunities, but they do not address gender issues as a problem (Unterhalter, 2009). The World Bank and the IMF are integrating gender not because they see it as a problem that needs attention, but because they are more concerned with how gender is affecting economies and can help boost them.

Gender requires serious attention; it needs to be prioritized as much as economic and political issues are treated. It affects not just poverty but a lot of other social identities, like race. For the solution to be effective and honest, the international institutions need to see the problem and their role in perpetuating the problem. And because they have created gender policies after so long shows they do recognize the issue of gender in the world. Gender studies enable a more in-depth and comprehensive analysis. It allows researchers to dive deep into issues and find effective solutions. This is to say, unpacking inequality within a certain geographic location to promote equality and justice in society is just a starting point. Because within society, there are different racial groups, different classes, and different genders. All these identities experience inequality differently from the other.

Understanding gender roles, the influence of power, and culture on gender will help not only to empower, emancipate, and liberate, but also to unlearn and educate us about new ways of living and identities. International institutions need to start by understanding the influence they have, and decision-making must be inclusive of all involved members. The study is grounded in feminist theory and critical theory as it aims to transform societies to be more equitable and just. These theories provide a foundation for the study to promote and radicalize marginalized individuals. The study seeks to highlight best practices of international institutions; it unpacks past experiences of gender inequality to emphasize how issues around gender have been overlooked and highlight the importance of the intersectionality of gender and power. But mostly for us to realize that women's struggles have been real and women have been fighting for fair representation for decades, and that gender has been overlooked and still is. These theories help the study drive emancipation and liberation of the marginalized and seek fair representation. The study calls for accountability and transparency of the power structure. It does not aim at removing men from spaces of power and decision-making, but it seeks justice and shifts its focus to the marginalized to be more inclusive than previous studies on gender that place emphasis on only women. These theories suggest that the use of intersectionality of social identities results in positive feedback or more just solutions. International institutions need to reform their policies to adapt to the current state and its issues. Critical theory opens us to rethink traditional ways and policies to fit today's world. Because of globalization, even cultural norms and beliefs have evolved and become more flexible to help human beings live better lives. The marginalized need to be fairly represented in schools, jobs, and society. Those distributing power need to do more to drive social equality and justice in the world. Are SAPs helping? It is high time they are adjusted or removed. Most importantly, we cannot stick to the same old ways even when very little improvement is visible. Change is never easy, but if we want growth and progress in the world, change is necessary. Gender mainstreaming policies need to be part of policies and not an add-on solution. Gender is as serious as economic and political development.

2.2.3 Institutional Theory

Institutionalism is one of the oldest traditions, emerging in the 1970s, and was later divided into two forms: old institutional theory and new institutional theory. Old institutional theory focuses on organizations and how informal norms, traditions, and values shape them. New institutional theory, on the other hand, takes into account the environment in which these organizations are; it recognizes that organizations are shaped not only by rules and standards

but also by social expectations (Scott, 2008). The study looks not only at the governance, accountability, and structure of the Bretton Woods institutions but also at the impact and influence of power and power structures on gender mainstreaming strategies, and how these factors shape individual choices and experiences. Institutional theory creates ground to understanding that humans tend to follow practices and traditions just because they are familiar with, but with no benefit to humanity and society. We are better off challenging whether past practices are serving us well in the present rather than relying on socially constructed expectations. Koelble (1995) explanation of the new institutionalism "new institutionalists argues that individual decisions are a product not only of institutional setting but of a much larger frame of reference. Individuals find themselves "embedded," as Mark Granovetter and Karl Polanyi put it, in cultural and organizational "fields" or "sectors" which determine the very concept of "self-interest" and "utility"'. This means gender inequality within the IMF and World Bank is more than unfair distribution of resources between men and women, but it is affected by power structure norms, beliefs, and interests. This is where culture and religion come in, shaping individual interests and how they make decisions.

The Bretton Woods institutions hold great influence and power in global affairs, with their policy choices shaped by the power structure's norms, values, and beliefs that define what is considered appropriate, rational, and in the collective interest. As a result, their authority is difficult to challenge, not because alternative perspectives are absent, but because institutional frameworks tend to privilege certain dominant beliefs while marginalising others. Although multiple viewpoints may exist, institutional norms determine which ideas are recognised as legitimate, often redefining what is accepted as standard practice. This institutional dominance limits the ability of individual countries to advance national interests (what is best for them), while at once reinforcing claims to global and collective interests. Institutionalism reveals how culture and tradition give rise to beliefs that become historically embedded within institutions, shaping power relations over time. These historically embedded beliefs continue to influence how gender and other social issues and identities are understood, prioritized, or overlooked within the Bretton Woods institutions. Therefore, this study seeks to examine whether the Bretton Woods institutions sideline social identities, norms, and values in pursuit of dominant interests, even when such practices disadvantage the marginalized groups.

Institutionalists understand the economy as part of a wider cultural framework that is constantly changing with time, where individuals' beliefs, values, and actions are shaped and interpreted within particular cultural settings (Dugger, 1990). We need to see institutions in the same light

that institutions see the economy. Economies are controlled by power, just as the Bretton Woods institutions are. The world is constantly evolving, so should we, our interests, and norms. Gender mainstreaming policies need to evolve and aim at dealing with the root cause of the gender gap. Why is it that we still practice cultural and religious practices that perpetuate disparities like inequality, break the law, and violate human rights? Why is it that the influence within the IMF and World Bank reflects bias, benefitting one power structure? Are the institutions really paying less priority to gender inequality, or is it the power structure that results in such a reflection on the institutions? By the end of the study, we should be able to understand or even answer these questions. The critical theory opens us to rethink and unlearn practices that perpetuate inequality, which is why the study encourages the empowerment and emancipation of the marginalized. It seeks to ensure that such conversations on inequality continues till transformation takes place. The recommendations section will offer practical suggestions that some might see as general knowledge, but are actually ways to ensure that whatever we do in our respective places leads to long-term progress for all. As the next chapter will allow us to look closer at the work around gender inequality and where we are as a world, but also the efforts of the IMF and World Bank in reducing gender inequality.

2.3 Literature Review

This section provides a critical review of the existing literature on gender, inequality, power dynamics, and the gender-focused policies of the international institutions, with a particular emphasis on gender inequality, the representation of marginalized groups, and the role of power structures in the participation and decision-making within these global financial institutions. The review incorporates both theoretical and practical analysis, drawing from feminist theory and critical theory. The study examines gender-focused policies of the IMF and World Bank to understand their implications within the broader socio-political context. A thematic analysis approach has been selected as the analytical method to allow for the identification and interpretation of recurring patterns and themes of inequality within the institutions, providing a profound insight into the underlying gap between the policy's intention and commitment to the policy's outcome. It aims at unpacking the strong interconnectedness among social identities, mainly gender and power, and how social identities play a huge role in how one behaves on a day-to-day basis. Analyzing the institutions helps us understand the importance of gender equality, their progress towards achieving equality, what they could improve, and most importantly, what factors influence the effective implementation of their gender focused policies. The chapter carries on from the defined terms in chapter one to explain their relevance

to the study, while encouraging effective implementation and fair representation of marginalized groups. We review literature to help define the research problem of the study and highlight its objectives. The purpose of this section is to enlighten us about a certain area of study through an understanding of existing knowledge. In the case of this study, it informs us about inequality within financial institutions. It offers not just the background to the study, but it also helps justify the research study. And numerous types of literature have been created over the years (Danson and Arshad, 2013). On the other hand, Babbie (2020) highlights that literature reviewing is shaped by the methods used to collect data that the researcher intends to use for their research. The researcher reviews other researchers' strategies and approaches to not only have an idea but also to help pick their research design and what to improve, to bring a different perspective. And because the literature review comes early in the research, it allows the researcher to set out the tone, their approach, design, and what contribution they want to bring to the area of study in much detail.

2.3.1 Bretton Woods Institutions

The Bretton Woods institutions were formed in 1944 after World War II as a response to high poverty and hunger rates in developing countries. It was formed to boost economic development and provide stability and certainty by offering technical and financial assistance to developing countries (Muhumed and Gaas, 2016). The creation of the Bretton Woods institution was influenced by British and American officials after the destruction of World War II, where they sat and created rules to guide affected countries to development. The IMF and World Bank were launched as pillars of the international financial system (Igwe, 2018). These institutions are called economic institutions because they were created for the economic interest of developing countries. There are numerous debates around whether these institutions genuinely assist developing countries or exacerbate their problems, or whether they contribute to economic stability and international cooperation. These institutions have different goals and different implementations of policies. We examine each organisation to highlight its aim, best practices, challenges, and outcomes. These pillar institutions, the IMF and World Bank, were previously known as the International Bank for Reconstruction and Development and the World Bank Group. Fifty years after the end of WWII, the world was seen as achieving a remarkable record of economic growth, international trade expanded, export price indicators strengthened, and foreign capital flows steadily improved (Urquidi and Hodara, 2014). Although this positive effect might not have been for every country or by everyone, some

countries, like Latin America, did make some significant improvements from the destruction of the war.

Igwe (2018) reveals that the Bretton Woods institutions are seen as indirect imperialism, with the governance body primarily consisting of developed countries that make critical decisions, set policies, and oversee their implementation. The decisions are sometimes not considerate of the developing countries but are based on their interests. Bretton Woods institutions have conditionalities that come with the financial assistance called structural adjustment policies. These structural adjustments have been among the most significant policy frameworks in the last century that have been used to assist African countries' economic development (Heidhues and Obare, 2011). The analysis of the IMF and World Bank determines whether the SAPs are really assisting the marginalized countries' economy or making them more dependent and exploited. This is why this study is significant and why we cannot discuss the actions and activities of the institutions without looking at the influence of power structures and their governance system. The IMF and World Bank are dominated by the US elites, meaning they influence the creation of these policies and their implementation. The are four factors that influence the implementation of mainstreaming within international organizations, according to Heinzel et al (2025). First is the belief and interest of the organization, secondly, it is the level of influence and decision-making the organization holds, thirdly, it is the client's preference, which intersects with their belief, and lastly, it is the views of the staff. The intersectionality of social identities, such as race and culture, can influence how organizations assist countries, potentially leading to bias, where some countries may not receive assistance if it does not align with the organization's interests. "Bretton Woods institutions face a crisis of legitimacy that impairs their credibility and limits their effectiveness. At the roots of this crisis lies the unrepresentative nature of their structure of governance, which places control of institutions in the hands of a small group of industrial countries" (Buira and Ocampo, 2005:8). Bretton Woods institutions not only lack commitment and representation of their vision and policies, but they also lack accountability, and this affects the outcomes of their policies.

2.3.2 International Monetary Fund (IMF)

The IMF is one of the two pillar institutions within the Bretton Woods institutions. Dennis and Zuckerman (2006) offer a more thorough account of the institution, noting that the IMF was traditionally created to handle a country's global exchange rate to prevent the world from experiencing a financial crisis yet again. It started with giving short-term loans to countries experiencing a shortage of foreign exchange reserves to finance their imports, and later

expanded to being involved in and approving the country's economic policies. The IMF's website explains the institution's roles and objectives as a global organisation that was established to assist its member countries with sustainable growth and development, through providing them with financial assistance and cooperation to increase productivity in countries, create jobs, and economic security. The organization operates under the authority and account of its member countries. Its development efforts also focus on helping its members tackle issues like income and gender inequality so that countries can make progress towards the Sustainable Development Goals (SDGs) (International Monetary Fund, n.d.). Considering these two accounts of the institution's background and role, it is crucial to note that the IMF was meant for economic purposes and gender was not at the core of the organization; it was to drive development, growth, and cooperation, not disparities between men and women.

The IMF's position on gender inequality lies in the belief that addressing gender disparities helps improve global financial outcomes. For the longest time, the IMF has ignored issues around gender and never saw gender as urgent; hence, it is only in recent years that the organization has taken the initiative to address issues around gender. There have been publications from the institution on gender, but with no clear integration of gender. It was only in 2013 that they recognized gender inequality as a serious issue affecting macroeconomic policies, and this realization came very late, as gender inequality had existed for decades, with scholars publishing on the issue and accusing the international organization of its silence when it comes to addressing gender inequality and the role of structural adjustment on women's rights (Duran, 2024). The IMF implements gender mainstreaming through four pillars: analytical framework, governance, external collaboration, and resources (IMF, 2022). The IMF's vision recognizes the need to evolve its approach to address the existing disparities between women and men. The strategy on gender mainstreaming (IMF, 2022) outlines that, "Our vision is to bring a gender dimension to the Fund's core work. This means that gender will be an integral part of surveillance, lending, and capacity development when gender gaps in member countries are assessed to be macro-critical". The institution's vision recognizes the need to evolve its approach to address the existing disparities between women and men. The IMF is integrating gender because it has now come to the realization that its traditional ways of boosting countries' economic performance may not be as effective currently, and issues like gender disparities are affecting countries' economic outcomes. Incorporating gender within international financial institutions should not be treated as a stand-alone project, as it often receives limited interest and risks of being ignored. Instead, it should be integrated into existing

economic and political policies, not simply to enhance their outcomes, but to ensure that gender considerations are fixed in the core of decision-making and participation processes. Incorporating gender for economic interest or reason diminishes the experience of women and their right to be treated fairly and equally. By bringing surveillance, the IMF aims to identify the risk of gender disparities to a country's economic performance, emphasizing that gender differences and their impact should be considered when it comes to funding countries. Such as supporting member countries to create and implement strong gender focused policies (IMF, 2022). The Bretton Woods Institutions are a strong and influential organization that understands its role in global affairs, but has the vision been accomplished, or how far have they gone with implementing the vision? Before we go into the strategy and implementation of the gender-focused policies, a reminder to ourselves that gender is constructed, and anything around it, how it's viewed, can be changed or adjusted. Gender issues differ from place to place, meaning the policies and strategies created might fall short when it comes to some countries, but we believe these policies and strategies are aware of the needs of their members and aim to address them. The critical and feminist theory allows the study to understand society and critique the power structures and inequality.

2.3.3 World Bank (WB)

The World Bank is the second pillar of the Bretton Woods institutions. The World Bank website provides a comprehensive background of the institution, its values, and mission. The World Bank is one of the biggest financial institutions. Its main goal is to eliminate poverty and improve stability and development in the world. There are five groups under the institution called World Bank Group: The International Bank for Reconstruction and Development (IBRD), the International Development Association (IDA), the International Finance Corporation (IFC), the Multilateral Investment Guarantee Agency (MIGA), and the International Centre for Settlement of Investment Disputes (ICSID). The institution focuses on issues around human rights, successes, social services, and infrastructure. They fund over 15000 projects through giving loans and grants to their 198 member countries (World Bank, n.d.). Their stats in the 2024 fiscal year show great involvement in enhancing development and reducing poverty. 117,5 billion USD was spent by the group for financial assistance towards its member countries' development and stability, with most of the money invested in African countries (IFC, 2024).

The IBRD and IDA primarily work with developing countries to fight poverty and improve the standard of living. These two institutions are grounded in integrity and respect, modernisation

and impact, and collaboration. They believe in the inclusivity of all individuals, creating jobs, development, and access to resources. They work with clients, member countries, multilateral institutions, the private sector, and public communities (World Bank (IBRD & IDA), 2024). These institutions hold essential values that can drive equality through fostering fairness and encouraging solutions to social, political, economic, and organisational inequality. The IFC works with developing countries and has worked with more than 100 countries. Its core mission is attracting investors to invest in the institution's projects, and its roles go beyond traditional investment. It is flexible and strives to provide solutions to challenges through collaborations. They have pushed limits, provided water and hygiene services, and reduced the greenhouse gas release in their member countries. Are inclusive to all individuals and businesses, drive gender equality initiatives, improve access to electricity, digitization, and sufficient, safe, and nutritious food (IFC, 2024). The institution goes beyond giving financial help and tackles all issues affecting the socio-economic development of developing countries. It has more publications around the empowerment of women and improving gender inequality, with its first publication being in 2010 in collaboration with the World Bank to offer tools and policies that will incorporate women. The MIGA's mandate is to help developing countries with direct foreign investment by providing non-trade risk insurance to investors and lenders. It uses its previous strategies as a guide to enhance its lastest strategy. The institution has helped individuals with access to the internet, mobile tools, and boosted the host countries' tax revenues. Its strategy is to increase commitment in the IDA and Fragile and Conflict-affected Situations (FCS); it drives projects that focus on enhancing climate change and gender inequality (MIGA, 2024). Lastly, we have the ICSID, which was established in 1966 as a solution to disputes among countries and investors. It has worked on almost 100 cases around the world in its 59 years, gathering information and the ability for dispute settlements (ICSID, 2024). All these World Bank Group members have taken different channels to eliminate poverty and improve stability around the world.

The World Bank believes that removing gender barriers will help alleviate poverty. The World Bank in 2016 created a gender strategy to push for gender equality, and in 2024, it released a revised and updated gender strategy. The vision of the new strategy had three goals in mind: to end gender-based violence, to boost human capital, create economic opportunities, and to create space for women to be leaders. The World Bank aims to use these objectives to reduce poverty and increase development. It understands the importance of investing in women and girls and the improvement it will create towards development (WB, 2023). According to the

World Bank Group (2015), the bank is aware of the intersectionality of identities, and that analysing gender involves a whole lot of expectations, social, interactive, and cultural attributes, to norms related to females and males. No society can drive or attempt to drive effective development if resources and opportunities are not fairly distributed. The World Bank saw a need to update and redefine its strategy to account for current issues and push long-term sustainable development. The institution is doing well, but we need to understand that there are several social identities that impact gender equality and that institutions need to be aware of identities like religion, culture, to name a few lists for effective implementation and outcomes.

2.3.4 Inequality and Equality within the Bretton Woods Institutions

"Attention to gender is urgent. The global growth outlook over the medium term is the lowest it has been in decades. New engines of growth are needed, not least because trade, a traditionally strong driver of growth and poverty reduction, has slowed, including amid geo-economic tension" (Goyal and Sahay, 2024). Inequality within the IMF and World Bank has existed for a long time, and the institutions have created policies to help tackle the inequality within their member countries, but their implementation towards gender inequality has been moving at a slow pace. Zhou (2023) notes that inequality within economic and political institutions goes far beyond men's superiority and women's inferiority or even the wage gap. Women's representation in activities of power and decision-making is poor, and their legal rights are compromised. Institutions need to prioritize inequality as the first step so they can move to gender inequality and serve justice. Previous studies have analysed Bretton Woods institutions' inequality from an economic and political perspective, examining how these institutions disadvantage the poor, making them poorer (Garcia (2008), Chhibber (2022), and Ferreira (2022). They do not address the issues of gender disparity. The IMF and World Bank's integration of gender was intended to improve economic outcomes. The motive was not the humiliation and discrimination that the marginalized experience daily; institutions need to uphold the principles of human rights and operate with regard to the country's constitution. The study aims to highlight best practices, considering the progress the institution has made thus far, and recommending policies for effectiveness and progress on the issue. Institutional equality is very important in understanding how the world is, the distribution of power, but mostly how to make the world a better place, develop, and maintain stability. Inequality in the international institution has been normalized because the institution members are not equal, and the policies perpetuate division among the members. Feminist scholars are on the rise to fight inequality and the representation of the marginalized in international institutions and

within countries. The criticality of the disparities the marginalized face, even in the face of policies that are meant to protect, promote, and bring justice to them.

The gender mainstreaming strategy emphasizes the gender gaps that are affecting its member countries 'macroeconomic outcomes by reducing the gender disparities in opportunities, outcomes, and decision-making roles (IMF, 2022). The IMF is integrating gender because it has now come to the realization that its traditional ways of boosting countries' economic performance may not be as effective currently, and issues like gender disparities are affecting countries' economic outcomes. Incorporating gender within international financial institutions should not be treated as a stand-alone project, as it often receives limited interest and risks of being ignored. Instead, it should be integrated into existing economic and political policies, not simply to enhance their outcomes, but to ensure that gender considerations are fixed in the core of decision-making and participation processes. Incorporating gender for economic interest or reason diminishes the experience of women and their right to be treated fairly and equally. International institutions need to operate under the human rights law and be held accountable, making sure that they do what they are meant to do, and most importantly, do not prioritise economic and political framework over gender and other identities.

The study examines gender inequality in the Bretton Woods institutions, building on Ferreira's study that suggests that institutions are slow to integrate inequality into their discourses and rationale (2022). This perspective allows the study to track the progress of the institution's implementation of its gender-focused policies; the pace or rate at which gender policies are moving reflects a lack of prioritization. Two months before the Bretton Woods conference was held, the International Labour Organization (ILO) did contest the silence of the Bretton Woods conference when it came to gender inequality and racial discrimination. These are issues that should be given high consideration because of the principle that 'all human beings, regardless of race, creed or sex, have the right to freedom and dignity of equal opportunity', which the Bretton Woods conference ignored. Before that, the Women's International League for Peace and Freedom in 1919 urged the League of Nations to support initiatives around equality between men and women (Helleiner, 2023). This shows that social issues around inequality between men and women have been persisting for decades, and society has normalized these. Organizations and institutions have been focusing on economic and political issues, and less attention has been placed on gender inequality. Hence, the need for organizational reforms, as the institution is not fully accounting for certain principles of such nature, and internal inequality among member countries has been normalized. Institutions now reflect or seem to

be for male dominance in society and gender inequality in some way, as long as their economic interests within countries are fulfilled. Institutions need to include social identities when addressing economic and political issues.

2.3.5 Identity Intersectionality, Institutional Policy, and Gender Dynamics

Social identities are a core part of us, and they shape our everyday interactions and our experiences in the world. Bretton Woods institutions have ignored social issues and have focused on political and economic issues. Because gender has been an issue for decades, and for the longest time, little has been done. Inequality is affected by different social identities that I urge in this study for policy makers, institutions, and scholars to pay attention to social identities such as power and gender as a starting point when aiming at inclusive equity. Intersectionality is crucial when analysing gender, as numerous issues link back to gender inequality. Fernandez et al (2024) acknowledge that intersectionality sheds light on the experiences of individuals and systematic disparities. It allows us to understand holistically the power dynamics of social identities, their implication for each other, and how they coexist. Intersectionality of social identities affects the implementation and outcomes of gender-focused policies. Tildesley et al (2022) highlight how different social identities, like power, influence policy creation and implementation: "Policy implementation involves conflict and negotiation between multiple actors with different interests that pursue a series of individual and collective strategies to either hinder or support implementation. Gender equality policy implementation processes are especially complex as they are resisted by dominant or privileged actors that seek to maintain the status quo from which they benefit". Tildesley et al.'s work reinforces the study's view that much goes into how a policy is implemented, its effectiveness, and its outcome. The people in charge of creating or advising on these policies, their beliefs and values, historical experiences, and current lives influence and affect the policies. Hence, it is not fair to have one power structure holding power over decision-making in the international financial institutions. The critical theory allows the study to unpack these policies and critique them in relation to the status quo of the world and the systematic inequality that exists, and to see what would work best in the multilateral world.

Power and gender play a crucial part in contributing to inequality and the shift that needs to take place not only on the institutional level, but also within culture and religion, education systems, organizations, and communities. Although previous studies have explored the issues of gender and power structure, Zhou (2023), Islam et al (2023), and Thomson (2018) hold similar views on the role power structures have on gender inequality, and this study expands

on their literature offering a different approach by analysing gender-based policies within international institutions, assessing their effectiveness, and identifying gaps in their implementation. Helleiner (2023) critiques systematic power dynamics, questioning the exclusion of gender in international organizations (IOs), arguing that it matters who the people are who sit in the Bretton Woods institutions' policy negotiations. Helleiner references the poor representation of women during the UN Charter and the Philadelphia Declaration to the gender issues that went unaddressed during the meeting. This shows how the IMF and World Bank perpetuate and contribute to the ongoing inequality in the world. Policy reforms require collective measures, collaborations, and breaking away from traditional norms that no longer serve the global system. The feminist and critical theory allows the study to challenge traditional norms while liberating ourselves from the treatment of institutions and power structures; they guide us to unpack governance within these institutions to understand existing power and inequality dynamics. Zhou (2023) emphasizes the importance of meaning and norms, focusing on the influence that culture and social factors have in shaping and defining gender politics. That culture creates gender roles and expectations for everyone, and some societies reflect male dominance. This is why implementing or applying a reform structure should be done holistically in all aspects of humans and society, and not only on institutions and systems, because these are aspects that perpetuate gender inequality on a day-to-day basis. There is more to gender inequality than just women vs men. There are social identities, organizations, and traditional norms and values that perpetuate the ongoing gender issues and manifest differently in each society.

The Bretton Woods institutions need reforms as a way of creating governance that is suitable for the 21st century, because a big part of the flaws within the institutions is the lack of accountability and transparency in how they function (You, 2000). The reason there is a rise in debates around the failures of the Bretton Woods institution is its lack of openness to the developing countries it works with. The Bretton Woods institutions must disclose the policies and processes to make sure countries are aware of and agree with the policies. But mostly the institutions need to bring in the developing countries in decision making, as they understand best their situation and might have the idea how to solve it, but not the means. On the other hand, there is the ignorance of intersecting social identities like gender, power, geographic location, which includes countries' cultures, religion, and race. "Intersectionality encourages researchers, policy makers, and social change leaders to move beyond single identities or group-specific concerns, which are ineffective in explaining the nuances of human lives; in this

way, important information about the unfair impacts of politics and policies is less likely to 'fall through the cracks.'" (Hankivsky, 2022;7). Moving beyond single identities helps solve more problems as identities such as race, gender, and class do overlap.

2.3.6 Governance in the Bretton Woods Institutions

The distribution of power and resources is a big part of how the world functions today. Fair distribution of power means fair treatment among humans and society. The existence of globalization has led to significant changes; the world is ever-changing. As a result, the distribution of power, institutions, and their policies must adapt to reflect the current global situation and its issues. This is true for the Bretton Woods institutions; some of their policies that were created when the institution was first established may no longer be effective. "Politically, globalization has led to the diffusion of authority from sovereign nations to global governance institutions, such as the United Nations, World Trade Organization, and International Monetary Fund" (Kurniawan, 2024). The power shift has resulted in states not being the main actors, meaning power and resources are no longer distributed and managed by them alone. Global governance has been witnessing a shift in power dynamics, and we are now in a multipolar era, which makes accountability of the multiple actors one of the issues. Governance is an important aspect of any organization; it is more than the distribution of power and resources or decision-making. Governance should include equity and inclusivity, accountability and transparency, and the participation of all members of society, including the marginalized. "A defining characteristic of the governance of the Bretton Woods institutions is that the major shareholders, the rich industrial countries, control decision-making and that the borrowing countries have little say. While formally, the Bretton Woods institutions are cooperative institutions voluntarily joined and owned by member countries, real ownership belongs to the select powerful countries" (You, 2000:16). The governance within the Bretton Woods institutions is extremely hierarchical, and influence within the institutions primarily comes from developed countries. You (2000) analyzes the governance in the Bretton Woods institutions as it is defined by key shareholders from developed countries, where these actors control or influence the decision-making of the institutions, the control, and ownership of the organization. The governance of Bretton Woods reflects inequality among members, especially those from developing countries, who have little input in the institution. Where there is power dynamics, unfortunately, inequality exists.

Understanding where the IMF and World Bank get their funds to offer loans to their member countries permits us to also understand governance within them. Vreeland (2003) gives us a

clear rundown of how the IMF gets its funds. He states that the organization members, being the 190 members in 2025 in total, each contribute a deposit that is held by the institution, and the contribution is called a quota, and each quota depends on the size of the country's economy. The bigger the economy of a member country, the bigger the quota, and the quota also determines each member's share of votes. This then contradicts the statement that the institution is governed and accountable to its members; there is a clear relationship between the quota of countries and their influence in the organization. The right statement should be 'decision making in the organization is open to member countries with bigger economies, and the IMF accounts to the member countries that contribute more quota. Because if voting is determined by a member's quota, showing that there is no equality within the institution member countries, this should be kept in consideration, because the reason these institutions have been contested is that they favour certain countries' interests, and it is not inclusive to all their members.

The World Bank gets its funds through receiving loans. It has a good credit score that allows it to borrow money from around the world. It then gives out the money to developing countries with less interest and a longer repayment period (WB, 2012). The bank has five institutions within it, making voting different for each institution. The IBRD is supported by the governments of its member countries and has investors. The United States is the biggest investor, contributing 17.38% of the fund, followed by Japan with 7,58%. It provides a range of assistance through loans and grants, financial advice, and policy reforms (Chirtoc and Medar, 2016). The gap between the two investors shows the power the US holds in the institution, as voting is based on the contribution, as stated in the IBRD article of agreement section V, that a country has two types of votes: a straightforward vote, which all the members get, and a share vote that depends on the investment a member country contributes. The more investment and shares, the more the voting power. In this case, the US has more voting power, which puts it at an advantage in decision-making. This is an example of the role and influence that power structures "US" have on institutions. The role of developed countries or power structures in global governance reveals the power a country with financial stability has on how the world is run and policies are created. The voting structure of the IBRD and IFC are as follows, "Each member receives votes consisting of share votes (one vote for each share of the Bank's capital stock held by the member) plus basic votes (calculated so that the sum of all basic votes is equal to 5.55 percent of the sum of basic votes and share votes for all members)" (WB, 2021). The voting in the IDA is allocated at their replacement round. There is a

membership round, which is standard voting for all members, and the subscription vote, which is based on the contribution a country makes to the institution. The MIGA has two types of votes, and all member countries need to choose one type to participate in. The first type is one vote for each share of stock capital, and the other is an additional vote to balance the sum of voting between developing countries and developed countries (WB, 2021). The governance structure reflects economic prioritization, which influences decision-making in the institution, creating biases and inequality. Developing countries continue to experience systematic sidelining within the international institutions; they have limited influence and participation in decision-making, with the US as the lead investor driving the process, which results in these institutions reflecting the United States' values, interests, and being biased. There is so much inequality within the Bretton Woods that is not addressed, which makes it hard to investigate gender inequality. If their voting is structured the way it is, their governance reflects bias and inequality, gender inequality, and its effective implementation is yet to suffer. Although these institutions have goals and visions, their governance and the influence of power structures show that the IMF and World Bank greatly reflect the interests of the United States; there is not much accountability to the other members, as they state that they are governed by the members. We have a long way with gender inequality if such internal inequality is not challenged and the institutions are called to reform their policies and rules.

2.3.7 The Role and Influence of Power Structure in the Bretton Woods Institution

The Bretton Woods governance structure reveals unilateral power in the institution; it has proven that the is a major power structure with an upper hand in the institution’s decision-making and policies. This then raises questions around whether the power structure is using the international financial institutions to serve its interests. Considering the voting and contribution role in the IMF and World Bank, the United States remains a major shareholder, which translates to having an upper hand when it comes to decision-making in the institutions. Woods (2003), Salamah (2017), and Kuznetsov (2025) have analysed the dominance, position, and inequality of the US in international financial institutions. The most asked question is whether the US indirectly imposes its views, influence, and interest on the developing countries through the IMF and World Bank. The US has played a significant role in global politics, and that has been evident since the World War era, when it had great influence; its dominance has been evident. And yes, even today, the US still holds great influence. But because of the increase in the number of power structures in the global system, and we are under a multilateral

system, it then manifests its dominance and influence through international financial institutions.

Salamah (2017) sheds light on how the formation, policies, and decision-making process of the IMF and World Bank do not reflect institutions that aim at driving global governance but reflect the United States' interests. How they were established, and the location shows no neutrality or coincidence, but that the US is written all over them. Woods (2003) notes that voting within the Bretton Woods is biased and favours the United States, but also states that it goes beyond voting to decision-making within the institutions. The US oversaw approving IMF agreements; it was set to be dominant in the institution from the start. This then pushes us to understand that geographic location has an influence on the policies and can reflect biases in some member countries. The international financial institutions' location was not favourable to the US in not just in the location but the Western culture being pushed through the institutional policies. The US's role from the creation of these institutions in 1944 to today has held a central role. The US is formally in charge of the institutions through the power of voting it holds, and it is informally in control through the staff and policy creation and decision-making. The white house speech (2017) by President Donald Trump emphasizes the United States' vision of itself and the world. The American security strategy emphasizes the need to prioritize the interests of America to help with the challenges the world faces. The strategy has four vital interests to protect. First is to protect the people, the country, and the American way of life. Secondly, it is to promote the success of America, thirdly is to protect the peace of America, and lastly is to advance the influence throughout the world. The speech is a clear indication of how they see themselves and the rest of the world. The emphasis on the national strategy shows that they aim to enforce their way of life and interests on the rest of the world. They are adamant and confident in maintaining dominance, and that for the world to prosper, be peaceful, and experience security, it depends on a powerful nation to help the world, but it starts with them.

Women in the US for decades have had limited participation in politics and decision-making over their lives, until the rise of feminist scholars who fought for women's empowerment. Feminist scholars are doing a great job of driving equality in society and in institutions. Feng (2023) argues that the US has seen significant improvement in women's participation because of the rise in Feminist Scholars. Before feminists challenged the political disproportion in the US society, legal barriers supported men in politics and women as caregivers who ran their households. But looking from the 1970s to 2023, women have become more involved in politics, as by 2023, they hold almost 30% in politics. This might be seen as an improvement

considering decades ago, but it shows how women are still not prioritized over men by powerful and influential countries like the US, which believes that for the world to prosper, they need to do well first. Looking at their stats on women's participation, it reflects their prioritization as a country. International institutions are in trouble and have a long way because as long as they are managed by a country that values its country's economic stability and wealth over global equality and cooperation. According to the World Inequality Report, the US holds the highest income inequality among the developed countries. Wealth inequality has not changed much since the beginning of the 20th century, and gender inequality is sitting above China, with women's total percentage of labour income at 39% (Chancel et al, 2022).

It is crucial to remember that America is not a peaceful and perfectly functioning country; it has its issues, hence the emphasis on its domestic wealth. In the US, there has been a rise in concern about wage inequality, as released by the US Census Bureau, trying to understand the disparities within the country. The US is divided into two parties, known as the rich and the other the poor, like most countries. The US has taken steps to address the inequality to prevent the decline in the country's economy. This is to say, it is easy to address an issue that affects you directly. This national strategy of America is indirectly saying they are high up there and we need them, but mostly it is assuming that what affects them could be affecting the world, and deliberately neglecting the experiences and history around the world. The US, through the Bretton Woods institutions, is not doing justice to the member countries to address issues like gender inequality, and this is because the US believes in protecting its country before the rest of the world. Meaning the world still has a long way to go if the US is still the main power structure. The US dollar is still the main currency used by most countries in trade and finance. The dollar can create instability and uncertainty in other countries when the US economy is experiencing a decline or issues; the world will feel it, and this is not fair to other countries (Kuznetsov, 2025). Because of the power the dollar holds in global politics, the US benefits from countries like developing countries that are to use the US dollar as their main currency when participating in global trade. It is high time countries use alternative currencies to participate in global trade to challenge the power of the dollar and support the de-dollarization strategy.

2.3.8 Women's Representation

The representation of women versus men is uneven and unfair, and its disproportion is very clear. Society has created gender roles and jobs that are favourable to only one group. "Women all over the world are seen lacking access to opportunities, knowledge, skills, and even some

basic human rights. In all nations, women are victims of oppression, suppression; consequently, they are highly marginalized" (Mohajan, 2022:6). Women need to take up spaces, and society needs to detach gender from roles and duties, at work, in cultural activities, and within institutions. As a result of the international institutions' gender policies, they have started to include women in their leadership positions and decision-making. The systematic favouritism of boys' education over girls' needs to be contested as early as primary level education. Gender inequality is a critical issue that needs full attention and to be prioritised. The marginalized have been sidelined since way back, hence the women marched decades ago to fight for voting rights. Feminist scholars have been fighting for the empowerment of the marginalized since the 1800s. It is important for policymakers and people in authority to understand the disparities that the marginalized experience when creating policies. We do not want policies to be created for the sake of integrating women or accommodating them, but we want policies that understand the depth of the issues faced by women and the importance of justice and equality in global politics. Matland (1998) highlights the rate at which women are poorly represented in national legislatures, but most importantly, there are variables like culture, socioeconomic status, and political factors that play a huge role in representation. This shows the importance of geographic identities in unpacking issues of gender inequality. Individuals in developing countries are represented differently from women in developed countries because developed countries do not equate to just the country, but to how people live and view the world. Which is why we have black feminists and white feminists. The commonalities between these advocates are fairness, equality, and justice, but the context and experiences are different. Similarly, Weaver et al (2022) note that misrepresentation of women in international financial institutions is due to traditional ways of institutions that are still dominated by white males from developing countries. Reforms in these institutions do not mean men should be removed, but we need a balance between men and women, and as it might seem like we want 50 men and 50 women. We want fair representation where individuals occupy spaces because they are human and not because of their gender, which has been the case in the past.

The World Bank women, business, and law document states the need to start inclusivity in our laws; individuals must be protected by law first, then treated fairly and without discrimination (2024). The document is crucial for women's empowerment and progress. It is important not only to focus on the institution but law. We can influence the laws of countries through the influence of these international institutions. People or individuals turn to respect the law more when they see it pushes for equality and justice for all. The law needs to not reflect disparities

between women and men; it needs to evolve and leave practices that no longer serve all individuals, regardless of their identities. The law can influence culture, tradition, and religion through influencing how individuals think and by making them understand the need for change and the outcomes that will follow. Critical theory believes that transformation starts in the mind how we think, then in how we do and see things around us. The IMF gender mainstreaming document offers statistics on women's representation compared to men. Women hold below 50% in representation, despite the progress throughout 2009 – 2019. The two regions that experience great progress are the Middle East and Central Asia, but no region has been able during the period to achieve the 50% gender disparity during the period (IMF, 2022). The slow progress in women's representation could be due to a lack of skills, due to the traditional ways that men should work and women should take care of the families. As a powerful country, women's representation and participation in politics still reflect disproportion. Jardin and Burn (2016) note that political participation correlates with education and income. Meaning the more educated women get, the more they are equipped in politics, and they can engage in them as education offers intellectual, critical, and analytical tools. The more women are educated, the higher their employment rate and the increase in income. Women's participation in politics in the US has seen an increase, although very small, and gender gaps are reducing, and this is all because of access to education. The progress of gender equality is complex and needs a full round of evolution. Women have been misrepresented for the longest time, and for them to access basic human rights and education, they had to fight, march, and protest. From fighting over voting, to ownership of land, to equality in society and at work.

Since the IMF and World Bank see progress in women's representation in their member countries and their regions. Dennis and Zuckerman (2006) state that the impact of misrepresentation of women increases gender inequality. Because the IMF and World Bank fail to recognize that women's roles at home are unpaid labour, and to top this, the conditions of the loans they give perpetuate women's disparities. The conditions lead to the reduction of public expenditures, which then forces women to take care of the family members and not partake in paid labour. The institution's condition is an issue that will be explored in the upcoming section. The conditions are not so helpful in these loaned countries as the institutions would have thought, and instead, they reflect inequality dynamics. The interim guidance note on mainstreaming gender at the IMF (2022) explains the importance of closing gender gaps in the workplace to boost economic stability. Involving women in paid labour will boost productivity and modernization. The more women employed, the higher household incomes,

resulting in stability in families and societies. The IMF and World Bank need to implement this within their staff and leadership positions as well. Zuckerman (2007) states that the IFIs' conditionalities are disadvantaging women, more especially those from poor developing countries that hold 80% of farms. These women have been misrepresented at work, with their salaries being cut, which makes poverty rates high.

The numbers from the IMF gender diversity report (2024) show that women only hold 12,5% of executive director positions. This is such a low participation and gender disparities in the institution. International financial institution needs to increase women's involvement and not just mention it in their reports and notes to assist their vision to enhance development and stability. Charity begins at home; innovation in leadership positions must start internally. They need to readjust their strategies, as the implementation is slow, not just in member countries but internally. Reform their structural adjustment policies to drive fair representation and justice.

2.3.9 Structural Adjustment Policies in Developing Countries

Structural Adjustment policies, also known as SAPs, are conditions for developing countries that come with financial assistance from international institutions. The policy's goal is to open countries to free trade and the market. By doing so, the government's control is then limited (Mohan and Chiyemura, 2020). While Ali and Mujahid-Mukhtar (2003:670) state, "The basic objectives of SAPs as presented by aid-giving agencies were to help the countries in economic crisis through the utilisation of their resources in the most efficient way, to restore the balance-of-payments equilibrium, and to revive growth rates under the policy packages of the World Bank and the IMF". These conditions restructure the way developing countries operate, they encourage countries to take part in the free market and that companies be owned by private investors and not the government, reassuring economic stability and development. Because of the financial institutions' strategies and restructuring in countries, there has been a rise in critics that contest the assistance of SAPs in developing countries and that they might not be so helpful to developing countries.

These scholars look at not only the impact of the SAPs on the economy of these countries but also the impact on the environment, human development, children, mental health, and more. The United Nations Environment Programme (1996) and Gueorguieva & Bolt (2003) offer a different perspective, looking at the impact of the SAPs on the environment, while Thomas et al (2017) and Foster et al (2020) look at the impact on health. These scholars unpack the SAPs

to disclose the disparities they bring not just to the economy but to different social and human aspects of communities. Easterly (2003) notes that the presence of the IMF and World Bank in developing countries is experienced through profit growth for businesses and through poverty and suffering for individuals. Developing countries are drowning in poverty because of the SAPs, and there is no development at all. These institutional reforms are applied to macroeconomic matters by reducing government activities, controlling prices and interests, and devaluing the country's currency to make domestic products and services much cheaper to boost or increase market competition. Poverty is one of the major concerns that spreads inequality in communities, and the institutions' goal, the World Bank specifically, is to mitigate poverty to enhance stability and development, but their policies and strategy are doing the opposite, not just towards humans but to society as well.

Ali and Mujahid-Mukhtar (2003) explain how SAPs perpetuate gender inequality and their approach, which is not accommodating to countries' culture, and past experiences. When a country devalues its currency and partakes in international trade, it restructures how the agriculture and manufacturing industries operate. Men tend to benefit while women suffer as they do unpaid labour, which is not part of global trade. But because of cutting expenditures, women's participation in the labour force increases, although they are more in the informal sectors with no benefits, low income, and exploitation. And if companies were to undergo retrenchment, women are the first to be released from their jobs. This is not just income inequality, but it is gender inequality, and the same goes for reducing expenditure; it affects women and girls more than men. High-paying jobs or formal jobs should not be associated with men because they are the head of the house and providers; women do more work than men in both unpaid and paid labour. And this is affected by cultural or religious norms that create gender roles and misrepresent women. Development and stability need institutions to understand the experience and cultures of each country and work towards convincing and restructuring the thinking as well as for their strategies to be effective and not support traditional male domination but allow the marginalized to have full access to resources, participate in paid labour, and hold leadership positions. Human rights need to be protected, and justice aided by these policies. Thomson et al (2017) criticize the impact SAPs have on children and mothers. They note that cutting down on expenditure like health budgets results in limited and expensive access to health facilities, meaning mothers and children will not be able to afford proper care. Cutting public spending also means lower income in families, which impacts poverty, and then high poverty rates, which affects the development of children.

Human concerns somehow also overlap, and any inequality in society, be it income or health inequality, gender disparity, exists within that problem, and the marginalized suffer more than any other group. Foster et al (2020) also agree that SAPs harm health and that employment reform is the main social determinant of health, and it is mostly visible in children. When cutting health budgets, this removes government protection policies, and then women and children are at the forefront of the problem as they rely the most on public health. The SAPs focus exclusively on the economic development of countries at the expense of the stability and rights of the marginalized and society.

Recently, scholars have gradually focused on the negative impact of IFIs and MNCs on developing countries' economies and environments. This is not new; the UNEP released a paper in June 1996 on the SAPs' impact on the environment, noting how these policies from international institutions are tackling long-term economic stability at the expense of the environment, costing society, with little benefit to the economy they prioritize. Power structures' intentions need to be studied, as policy outcomes do not reflect the goals and commitments of the institutions. Power structures use the international institutions as a platform to enforce their influence and interests on the developing countries. The creation of SAPs was indeed a great idea, but it does not attend to the needs for which it was created; instead, it is severely affecting the marginalized. It is time to challenge policies that no longer serve the needs of the people and society. The marginalized deserve to be treated fairly and equally to all other individuals. One's gender should not determine what one will get or the job one will do. Let us disconnect gender from roles in society, cultures and religions, work, and within international institutions. It is okay to be different and unique; hence, different scholars produce different approaches and techniques to analyze similar issues. Helleiner (2023), Zhou (2023), and Abba (2024) all focus on addressing gender and power, but they offer different approaches and tools. These scholars critique traditional male-dominated structures in political economy. They all use qualitative methodology, while Abba uses a mixed methods design, adding statistical data, which the next section of the study will explain why most studies on gender employ qualitative over quantitative. There is a gap in studies that look at gender inequality in economic outcomes. The study emphasizes the prioritization of social identities. The literature reviewed shares the same theories and sentiments used in this study, being the feminist and critical theory, and the empowerment and emancipation of the disadvantaged, as these authors do not explicitly mention the theories, but they all challenge patriarchal systems and analyze how power structures perpetuate gender inequality. This study not only traces

historical patterns of gender inequality and challenges traditional systems, but it also connects how gender differences were created, how they are sustained, and how they manifest today, which brings a much broader and holistic understanding of power and gender over time. It challenges not only institutions to change their polices but also individuals and power structures. When it comes to dominance and influence, the beauty of credibility in research is the ability to use research from different times to still produce similar results. Salamah (2017) brings in a postcolonial critique revealing the dominance the US holds within these Bretton Woods institutions, while Woods (2003), whose reading was in the early 2000s, focuses on institutions and how they reflect the interests of the West. Bringing all these different approaches and perspectives is to paint a picture of how the marginalized are oppressed, the role power plays, and mostly the influence of power structures and their role in perpetuating gender inequality. The study tracks gender disparities to expose the structural and historical patterns of dominance that persist today, but also creates a way for change, emancipation, and liberation. The study aims to close the disconnect between critique and action, especially around gender issues.

2.4 Chapter Summary

Existing literature has highlighted the ongoing inequality within the international financial institutions and gender inequality from an economic and political perspective. There has been emphasis on the influence of power structures like the United States in the international institutions and their indirect authority and dominance in the Bretton Woods institutions. It is human-like to address issues that directly affect us rather than those that do not. The marginalized group has been poorly represented in global politics by people who supposedly think they understand the problem that they have not experienced. Policies that are meant to address gender disparities between men and women are failing the marginalized and reflecting the bias of gender. There have been limited studies that investigate the effectiveness of the Bretton Woods institutions' gender-focused policies and the representation of the marginalized. The review has demonstrated a need for international institutions to prioritize gender focused polices a little more and for reform on the BWIs' gender mainstreaming strategy for better effectiveness. The study intends to address the gap in women's representation and inequality within the institutions, to drive effectiveness and accountability within the institutions and power structures. The Feminist and Critical theory not only guide the study, but they also drive women's empowerment and challenge outdated strategies and policies. Institutional theory translates the critical and feminist theory vision of creating a just society into a realistic,

traceable process. The literature unpacked focuses on inequality with a limited focus on gender inequality, and in the case they do, they focus on men and women and not all the marginalized groups. Gender is treated as a variable to measure and explain inequality, overlooking its deep interconnections to other social identities. Studies tend to explain what gender inequality is without looking at the international institutions' role in reinforcing and shaping results into short-term outcomes. They unpack strong gender gaps but offer limited practical change or transformative recommendations on how the gap can be closed for long-term progress. Theory needs to be linked to practices through implementable measures. The next chapter enlightens us on the importance of the documents used in the study, which gives a robust understanding of the study.

3 CHAPTER 3: RESEARCH METHODOLOGY AND METHODS

3.1 Introduction

In a lot of instances, a study is flagged as unreliable and not credible, not because of insufficient findings but because of flawed methodology. This section of the study, like any other part, plays a crucial role in amplifying how the research was directed; it consists of the research design and the approach the study takes to achieve its results. It provides a comprehensive explanation of the instruments and methods used in the study, including their rationale and significance to the research. It delves deep into how data was analysed and why the study took that route. It explains why the study took the approach it did, and it makes sense of the previous chapters, leading to the results. It uses more academic terminology and, most importantly, it aims to justify the accuracy of the entire research process, from data collection to data analysis, helping to answer the research questions and objectives and to address the study's problem. Before we can move on to research methods, we need to remind ourselves what research is, so we can understand why methods are necessary and applied in a research study. "Research is done with the help of study, experiment, observation, analysis, comparison and reasoning. Research is in fact ubiquitous. More precisely, research seeks predictions of events and explanations, relationships and theories for them" (Goundar, 2012:3). This shows that research goes beyond explaining; it critiques and unravels issues in-depth, hence a study consists of theories, methods, and techniques. This study analyses gender inequality in international institutions, but also traces the issue of gender in world history, bringing in other social issues that affect gender, and offers a different perspective on understanding gender inequality in society. If one were wondering why certain documents were used and the way they were analysed. This section will answer all those questions.

3.2 Research Methodology

There are many definitions for academic terms and concepts, which overlap and produce reliable research. Research methodology and research methods are different and can be confused, as some researchers use them interchangeably. Research methodology is understood as the systematic process of solving a research problem using scientific methods. It involves studying the different steps researchers take to conduct their studies and understanding the reasoning behind these steps (Kothari, 2004: 8). It weaves together what has been covered in the study in an orderly manner. Goundar (2012) offers a similar definition to Kothari, but adds that it comes before research methods, and it seeks to test the theory that the studies use to ensure the validity and accuracy of the study. And research methodology can either be qualitative or quantitative. This stresses why studies use different theoretical frameworks because each research needs to find a suitable one that helps answer its research problem. For a study to be judged or deemed strong and vigorous, it needs to have a research methodology. The study's creativity, credibility, and reliability are assessed through the methodology section. Researchers choose which methodology works and will best answer the research problem (Piran and Tran, 2024). Hence, the researcher has to take a step back after formulating a research topic and study objectives to evaluate which research methods will assist in answering the research question. The methodology might not be mentioned much in the early parts of the study, but it gives a systematic direction and plan for how the study will go. For someone who is familiar with research methods, they would have picked from the previous sections that this study is a qualitative study and not quantitative. By considering how the information was analysed, the kind of documents used, and the approach the study takes from the beginning to this point. The study uses a qualitative methodology, combining policy analysis, reports, and content analysis to examine gender dynamics in international institutions and power structures. This approach allows an exploration of both structural difficulties and real-world effects, bridging the gap between theory and practice.

3.2.1 Qualitative Methodology

The qualitative method involves carefully using approaches to describe, explain, and interpret data. It occurs in real-life settings, allowing researchers to engage with experiences and gain detailed, in-depth insights fully (Williams, 2007:7). This definition speaks to the study because all examples used are real-life experiences, are someone's reality, and what is happening around us. A study can choose to apply either qualitative or quantitative methods, or both. The

primary difference between the two is that qualitative research is grounded in strong meanings and rich detail on issues; it is subject to reality, meaning that it is influenced by reality, and it is non-statistical. Quantitative is based on measures and numbers; it is objective to reality and applies experiments and tests (Babbies, 2020). This answers someone who is still confused as to why the study chose to employ a qualitative study over a quantitative study. And the study has decided not to apply a quantitative approach because a lot of inequality has been analysed through a quantitative approach. Humanities researchers are known for using qualitative research methods as their main research method, as it assists researchers in interpreting human experiences. Inequality as an issue can both be quantified, as most previous studies have taken that root to track or count income and wealth, employment, etc. Gender inequality is affected by social identities, like cultural norms that play a huge role, and how does one quantify culture and social norms? Gender inequality varies by race, class, and geographic location; it is only fair to use qualitative methods because not all disparities can be measurable. This is not to say the results of those who took a quantitative approach are ineffective, but one can maybe apply both approaches to explain their findings, so it could be understood by all individuals. Which are what qualitative researchers are doing; they use quantitative information to assist their argument by putting it into words so that it is accessible and easy to understand. Qualitative research is more than just a methodology that uses words. It emphasizes situation, practices, and meaning. It simplifies complex social events through answering ‘what’, ‘why’, ‘when’, ‘where’, and ‘how’ (Lim, 2025). The study analyses gender inequality, power dynamics, and the representation of the marginalized by the international institution. For decades, marginalized groups all around the world have been disadvantaged and treated as the other and subordinated to the dominant group, which is men. Women have been misrepresented in workplaces, education, society, and even family setups. Culture, institutions, and systems of power have played a huge role in perpetuating the divide between women and men. This is how the study has been able to identify that qualitative research is best suitable to help answer the research question and highlight the experiences and real-life events of the marginalized. Inequality is not limited to measurement manifestations; one is unable to apply quantitative methodology as a way of understanding how power dynamics perpetuate gender inequality, cultural impact, or governance within international institutions. These are aspects that need critical analysis and explanation of power hierarchies and how power is distributed, who benefits, and how. This is why the study is grounded in critical and feminist theory.

“Qualitative enquiry allows the researchers to hear the voices of those who are ‘silenced, othered, and marginalized by the dominant social order’ because qualitative methods ‘ask not only “what is it?” but, more importantly, ‘explain it to me—how, why, what’s the process, what’s the significance?” (Liamputtong, 2020). As a result, qualitative research is suitable for this kind of study that seeks to liberate and emancipate the marginalized and transform society for the better. The qualitative research design, combining policy analysis and gender-focused strategies, helps the study to explore institutional frameworks and gender policies in depth. The explanation of document analysis and thematic analysis strengthens the methodological accuracy. Data collection in qualitative research is carried out through reviewing documents, which is what this study uses. While some use interviews, observations, and participation and the qualitative approach comprehensively encapsulate behaviour and language (Ejimabo, 2015). The study reviews gender focused policies or gender mainstreaming policies of the IMF and World Bank to track the relation between policy intent vs policy results. It investigates the experiences of the marginalized, highlighting their actions, emotions, and state of mind. Like any other concept, qualitative research has misconceptions, and Devers (1999) critiques the idea that qualitative research lacks rigor. This is not true, and all the studies have proven to be precise and of good quality. Numbers do not mean that the study will be valid or more reliable. A researcher needs to carefully choose a suitable methodology, an appropriate research design, and methods of collecting the data. These concepts ensure rigor, robustness, validity, and reliability in any study.

3.3 Research Methods

Research methods are then tools used to investigate research questions, much like different tools used for specific tasks. To use them effectively, it is essential to select the appropriate method and apply it correctly (Walliman, 2021). Research methods are different from research methodology, although they are a fundamental part of the research methodology. Research methods encompass research design, data analysis, data collection, and data integrity.

The study uses a descriptive exploratory ethnographic research approach as it is suitable and relevant for understanding and explaining everyday experiences and issues. Hackett et al (2016) note that the ethnographic approach can be traced back to the field of anthropology, where it started; it is more than a descriptive approach, but it reports on the everyday lives of individuals within cultures. It is more effective when used in cultural and language settings. For this study, it goes beyond cultural setting by bringing in power and inequality as culture

shapes power dynamics and inequality in society. Feminist and critical theory allow the study to go beyond describing and reporting, but to seek transformation and find solutions. However, Ejimabo (2015:360) explains ethnographic design as “both a study of interactive strategies in human life and analytical descriptions of social scenes, individuals, and groups that recreate their shared feelings, beliefs, practices, artifacts, folk knowledge, and actions. In other words, it is both a process and product of describing and interpreting cultural behaviours”. Culture is a vital aspect of ethnography, but also of this study; it is the foundation of society and creates perceptions of men and women and how society reacts to them. The Ethnography approach helps us map the affected marginalized through their behaviour and how power and inequality influence them. How they were excluded from society, institutions, or decision-making processes and find where the is a gap.

3.3.1 Data Collection

Data collection is a process that occurs after the research problem has been identified and defined. It is conducted through primary data collection, which involves gathering new information, and secondary data, which is information collected by someone else, meaning it has been published (Kothari, 2004). The study uses secondary data by examining reports and policies on gender and assessing their effectiveness and best practices. Because data collection falls under the methodology section, this means one needs to identify their data collection method before starting the process and needs to consider ethical guidelines. Once a researcher has decided on the method of approach, which this study has opted for, qualitative, the next thing is to choose whether to use fresh data that has not been published that the researcher must gather, or use already published data, bearing in mind that the study aims at producing accurate and reliable results. Secondary data is easily accessible and affordable, but there are some challenges a researcher using secondary data may encounter, like finding useful sources that answer the aim of the study, access to the information, and the quality of the data, as these can impact the validity and credibility of the study (Hox and Boeije, 2006). Which is some of the difficulties the study has experienced, having access to useful information that could potentially help the study to be more accurate and robust. Because of these reasons, one has to pay money to access information or send a request to the journal, which does not guarantee that the request will be accepted. Some require the researcher to answer a questionnaire that then determines if they are open to you using their information in your study. The study uses numerous academic journals that focus on women's empowerment, representations, as very few studies account for all the marginalized and women experience may not speak to everyone, but they do experience

similar inequality, but each to their own. The most important document, being the gender mainstreaming strategy from the IMF and WB, is drawn from the institution's official website. These documents help answer our research question and suggest a way forward.

Given the qualitative nature of the data, numerical methods are not employed, as the objective is to delve into the depth and complexity of the issues rather than to quantify results. Data is collected from the UKZN library, Google Scholar, the IMF, and World Bank websites, as well as other online academic sources, like JSTOR. The study uses academic sources to ensure validity and credibility. A qualitative approach is then appropriate; it provides a comprehensive, in-depth exploration of gender policies, institutional power structures, and their practical impact. The data collection process has encountered difficulties due to resource access; not all resources are open access. Furthermore, the majority of existing data on gender inequality focuses on economic and political perspectives, while the study extends to include social aspects, on the marginalized ground, eliminating gender hierarchies, and using content analysis to reveal biases and the misrepresentation of the marginalized. For the sake of the review and analysis, the study draws on resources that look at gender inequality between men vs women and economic and political perspective and can be viewed as a limitation. Some of the data collected dates to the 1960s up until now, which assists the study in tracking the criticalness of the issues of gender, changes, resistance, and progress, and understanding the historical and cultural impact on today. It helps the study find interventions, as gender inequality has been overlooked.

3.3.2 Data Analysis

Document analysis involves reviewing gender-related policy frameworks, such as policy and staff reports, and strategic documents from the World Bank and IMF. Content analysis enables the study to identify persistent themes related to gender equality and institutional power dynamics, as well as their role in the gender struggle. Find ingrained aspects of history and culture and their consequences today. The analysis carefully identifies patterns of bias, discrimination, or misrepresentation in institutional objectives and policies. It further identifies and classifies key themes and patterns in institutional policy documents that perpetuate gender inequality and power dynamics. Themes were generated is a logic and systematic way, building from the development of key definitions and moving to the diagnostic approach of the theoretical framework ensuring coherence between conceptual and empirical. Content analysis is the various strategies used by a researcher to analyse text, find trends in words and language

used. It is purely to state who says what, why, to whom, and the implications of that (Vaismoradi et al, 2013). Because of the nature of the study, which is non-statistical secondary data, it allows the study to critically analyse multiple sources to seek change, empowerment, liberation, representation, and emancipation of the marginalized. Steve (2001), on the other hand, explains that content analysis allows individuals to write their stories by gathering multiple resources to build their own argument and find answers to their problems. It enables researchers to sift through numerous data to find their answers and gaps in existing studies. This study sifts through qualitative and quantitative data to produce a strong argument. It analyses reports, strategies, speeches, articles, and books that strengthen the study. The vast range of content to analyse allows the study to speak more robustly to the marginalized, raise awareness, and suggest improvement strategies to the institutional framework and liberation.

Qualitative content analysis drives the study to be more in-depth by analysing key themes like power, patriarchy, oppression, gender, and sex that assist in revealing the depth of gender inequality and the importance of understanding that gender is constructed and influenced by multiple social identities. This approach exposes what is not included in gender mainstreaming strategies and reports, it bridges the gap between policy intention and policy outcomes, and theory to practice. The use of historical, cultural, and societal perspectives makes it easy to track the effectiveness and reveal the gap in black women's representation, because many past sources emphasize white women's experience while concealing it as every woman's experience in that time. This then brings us to the importance of the intersectionality of social identities, which overlap and play a significant role in shaping one another. This approach has helped the study have a clear flow, minimize bias, and prevent one-sidedness. It simplifies large data into accessible and versatile information that can be used by other researchers with different approaches. The ability to draw on different readings that apply different methodologies to gender inequality allows the results produced to be vigorous. Zhou (2023), which serves as a framing tool for studying institutional inequality, used a qualitative descriptive analysis approach incorporating cultural, political, legal, and social perspectives. The reading's approach is similar to that of this study, although the study then goes beyond institutional inequality to the influence of power structures. Ferreira (2022) uses both quantitative and qualitative methods, and the study has used studies that applied mixed approaches to offer a more in-depth analysis, especially in terms of women’s representation at work or positions of power and tracking trends. Content analysis allows researchers to access different kinds of

material that use different approaches that speak to the study and bring the study to a resolution, and to be reliable and valid.

3.3.3 Validity and Reliability

Validity and reliability are crucial concepts in research; they ensure that the study is precise, reliable, and of good quality. These two concepts bring value to the study by driving the study towards rigorous findings. All research studies need to have validity and reliability to maintain consistency. To achieve this, a study must stick to the proposed plan it had and not deviate during data collection, as this will not only affect authority, but it will also affect accuracy and consistency. Merriam (1995) notes that, because the nature of qualitative research is to explain and understand real-life events, because of that it is easy to express validity in the view of reality. Qualitative research lies in how the researcher can support their study's motive and ask the correct questions to address the issue at hand. Content analysis then allows the researcher to gather as much information as possible to produce enough backup data. Merriam further states that there are three key aspects of rigour in research: internal validity, reliability, and external validity. Internal validity is based on reality, which has enabled this study to view the world as an ever-evolving concept; hence, everything around us is constantly questioned by a qualitative researcher, as individuals experience life differently. Reliability, on the other hand, is based on how the researcher gathers their findings and whether the study can be replicated to produce similar results. Lastly, external validity enables the study to be used in a different situation. The study has been able to gather this much information because the studies were timeless, and as a result, I could apply them to the study, utilizing different approaches to this one.

Validity is a bridge between good research and bad research. There are risks that all researchers need to pay attention to, which can affect the results from being accurate and trustworthy. Validity lies with the researcher, participants, location or setting, and the methods used to collect data (Brink, 1993). Meaning all this lies in the researcher's decision before starting the study and during the study, which will determine the validity and reliability of the study. Researchers need to choose their participants, which methodology, research design, and theoretical approach carefully, and they need to consider any emergencies that might arise during the study. Too many errors, whether from the researcher or participants, result in the study being considered poor and lacking rigor. If a study has decided to apply qualitative methodology, the researcher needs to stick to that methodology and not mix methodologies so

to influence the results or answer the research questions. When a study's argument is backed up, it is very likely that the study will produce trustworthy results. Elo et al (2014) emphasise the same concepts by Brink, that a study's trustworthiness can be judged through integrity, reliability, conformability, and transferability. This shows the importance of a researcher to be intentional, careful, and honest when planning the study from proposal to the tools, up to the results. DeBoer (2016) describes validity in relation to accuracy and intent of the study. Reliability as that, that tests consistency of the study, whether the study can be taken at a different setting, time, and with different participants but still produce the same or similar results. Studies on women's representation and liberation in the 1960s had limited to no reliability, as they lacked inclusivity of all women and their individual experiences; they had different feelings about inequality as influenced by race, gender, and class. Black women's experiences were overlooked, and every writing was of a white woman's experience. This study is all about shifting the narrative from white or black women to all marginalized individuals, inclusive of children, women, the disabled, and the LGBTQ+, regardless of gender, race, culture, or class. Reliability is an important concept for a qualitative study. It comes after a researcher has ensured credibility, confirmability, transferability, and validity, and it is the readers, not the researcher, who judge the study's trustworthiness.

3.3.4 Limitations and Delimitations

Study limitations require honesty. Honesty is not always mentioned in research, but the researcher needs to be honest during a study. From data collection to presenting findings. When honesty is at the core of the research, to ensure credibility, reliability, validity, and elimination of bias. A researcher needs to state their limitation to show they are not biased. Limitations and delimitations refer to the issues or problems the researcher encounters during the research process that were never anticipated. Akanle et al (2020) state an important point that study limitations are viewed as a negative aspect in research. Limitations do not affect the credibility and reliability of a study; however, a researcher needs to be mindful of their abilities and interests when conducting a study, as these factors can influence the findings. These issues are not a researcher's fault, but a researcher can try to prevent or manage them; hence, they need to declare them in the study. This is why I believe in honesty; an honest researcher will be able to declare their limitations and delimitations, not because their study is lacking or inaccurate, but to help those in the same field be aware of possible issues that may arise and make the study trustworthy. Limitations are unavoidable and are related to the study design, methods, or data collection, and all studies have them, whether stated or not. A study consists of

delimitations, which are also difficulties but different from limitations. "Delimitations are, in essence, the limitations consciously set by the authors themselves. They are concerned with the definitions that the researchers decide to set as the boundaries or limits of their work so that the study's aims and objectives do not become impossible to achieve" (Theofanidis and Fountouki, 2018:157). Delimitations are manageable and set by the researcher. The researcher is aware of delimitations even before the study commences and plans them during the early stages. As a researcher who identifies as a member of the marginalized group, efforts have been made to minimize personal bias and maintain scholarly objectives and relying on academic literature and giving less priority to my personal experiences during the process. The study is mindful of going deep into specific cultures to avoid the researcher imposing their own cultural perspectives or personal bias on the material. Ethical integrity has guided the research from data collection to the presentation of the findings. Measures have been made to consider and ensure that the marginalized voices are represented fairly, regardless of race, gender, and social identities. The marginalized experiences have been respected throughout the study, allowing different perspectives and voices, but also balancing empathy and academic objectives. Transparency and reflexiveness are crucial as they give background on the position of the researcher in the study through key definitions and the style of writing.

The study's support material is primarily based on women and men, rather than the marginalized. And the study emphasises gender as a social construct, hence it accounts for all the disadvantaged individuals regardless of gender. Reviewing the reports and gender focused work is very consuming, as not everyone deems gender to be socially constructed and shaped by culture and society, and with every document, we need to figure out the author's perspective and understanding of important concepts is vital for the study to see if the document is relevant to the study. The study's main documents are reports and strategies from the IMF and World Bank, so the study can maintain authenticity and accuracy as they come directly from the institutions to limit the risks of misrepresentation and making them traceable. The study does not have a specific location, as the study is meant to be inclusive and transferable. The study is based on two international institutions and one power structure, being the US, so it can be manageable and flow. The perspective on the US influence is not to say it controls developing countries, because each country holds its own authority, but international engagement and such policies are being influenced.

3.4 Chapter Summary

This section of the study is vital; it makes sense of what has been covered by the study by explaining the different parts of the research and their importance. The study has employed a qualitative methodology of choice, as issues like culture cannot be quantified. It uses content analysis and ethnography as a tool to analyse the information collected throughout the study, examining the World Bank and IMF strategies and reports. These methodologies ensure the study critically analyses the experiences of the marginalized and offers an in-depth analysis of the study's key themes. The section accounts for the kind of documents used by the study, their usefulness, and what they bring to the study. It enables accuracy and authenticity. But mostly, tracking trends and using historical documents is important to challenge outdated systems while reflecting the efforts the Bretton Woods institutions place on gender inequality and social identities.

4 CHAPTER 4: RESEARCH FINDINGS AND DISCUSSIONS

4.1 Introduction

This section of the study presents the findings on the gender mainstreaming strategies and policies of the IMF and the World Bank. It outlines the progress made, challenges the institutions encounter, and the outcomes of the strategy according to each institution's objectives. Highlighting whether the gender-focused strategies are effective in promoting gender equality. Are the designed policies achieving their intended purpose and adhering to their plan? Who are the people influencing and shaping the decision-making in these institutions, and how do they impact the outcomes and progress of the policies? A world with high inequality rates, although such strategies exist, raises questions about the role of power structures and institutions in managing gender inequality, and what stance they are sending to the people in terms of prioritizing these issues. This section ensures that we understand the institution's role in gender equality and helps us identify the kind of transformation required. Achieving gender equality is more about protecting human rights to equal opportunities, but also to create a liveable society with a low rate of poverty, violence, progress for individuals, and development for countries. “Regardless of where you live, gender equality is a fundamental human right. Advancing gender equality is critical to all areas of a healthy society, from reducing poverty to promoting the health, education, protection, and well-being of girls and boys.” (United Nations, n.d.). Traditional systems have programmed and divided people into hierarchies, information literacy is lacking, and individuals, institutions, and power structures are struggling to break away from gender dynamics habits that were ingrained by

colonialism, Western power, men, religion, the list is endless. The struggles the marginalized face are because of societal habits and not because we do not know what is right for our societies. Progress means there has been improvement made towards something. Creating gender mainstreaming strategies was the start of progress for the institution, and a long way ahead, considering gender inequality was ignored around the world for the longest. The marginalized representation is limited in all sectors and fields, women and girls are excluded from skill learning programs, and overall are seen as the other in society. This needs to change; gender focused policies need to see equality among humans rise and be part of our day-to-day interactions. Below the study looks at the progress from both the IMF and World Bank and moves to what challenges the institutions has encountered throughout the mainstreaming journey.

4.2 Institutional Progress

It is without a doubt that institutions have made progress. It might not have been the greatest, but the organizations have taken it upon themselves to raise awareness around gender issues and promote equality, whether it is regarding women's participation in the workforce. It is important to understand each institution's strategy, the methods they use, and their goals toward mainstreaming gender and how they intend to achieve effective outcomes.

IMF's strategy for mainstreaming gender

The strategy on gender mainstreaming is to address the gender gaps that are affecting the member countries 'macroeconomic outcomes by reducing the gender disparities in opportunities, outcomes, and decision-making roles. The strategy is based on four key pillars aimed at successfully mainstreaming gender. The first pillar is the analytical framework; the institutions plan on creating one main model to assist their staff in drawing information from existing models and understanding the work that is already available to enable their staff as the primary user and to provide the best advice to countries. The second pillar is based on governance; it posits that a reliable governance model should be established for prioritization of macro-criticality of gender, for departments to be held accountable, support their staff, and ensure consistent treatment of gender issues. It is to make sure each country's needs are understood and all countries are treated equally. The third pillar emphasizes the need for and importance of external collaboration with other international institutions to strengthen the impact by sharing and benefiting from the knowledge among the institutions. This collaboration could be among international financial institutions, regional institutions, and

ministers. The last pillar is on resources; it suggests that there should be a central unit that assists departments in distributing information on gender across different institutions, thereby saving resources and preventing similar initiatives from being duplicated by different organizations (IMF, 2022). Evidence from staff reports progress shows that using staff as the first individuals to implement gender might not be the best plan, as not everyone is interested in or understands gender mainstreaming. Some individuals might feel they are less knowledgeable about pushing gender mainstreaming, some might feel it is too much work, and out of their work scope (Mehra and Gupta, 2006). There is so much that goes into gender mainstreaming; it goes beyond equality between men and women. It involves gender sensitivity that some staff might lack due to not information around the issue. Promotion of social justice, intersectionality of identities, and creation of inclusive policies. The gender mainstreaming interim guidance (2024) offers an overview of the macro criticality of gender gaps, the difference between men and women that slows under-development, under-employment, and affects productivity and growth. It is a model that finds ways to manage and close gender gaps in order to help economic development. It emphasizes that integrating gender is very important. Lowering gender gaps in education, health, and finance can lead to great development and economic resilience. Women should be incorporated in leadership and political positions, made providers, and given access to education to help with the country's stability and profitability.

Some important concerns that arise from these pillars are that implementing the first pillar will be challenging because not all countries have detailed information and statistics on gender inequality within them, which will then be of limited help to the IMF's plan and to countries. Underdeveloped countries still face a huge digital gap, and this inequality, such as gender violence, often goes unreported to the police, so it is not documented. People in rural areas do not have access to social media, where people can share the crime and seek justice for the victim, or even educate them about gender inequality. The second pillar's emphasis on 'macro-criticality of gender' is quite concerning, as it suggests that gender is to be addressed not globally, but in those countries in which their economy is affected, which limits the adoption of gender equality worldwide. On the other hand, it does not state how and what measures it will put in place to hold departments accountable. There is a slight contradiction because how will it hold departments accountable if there is no universal adoption of gender policies? Each country and department has its own. Lastly, the fourth pillar, because of a lack of accountability with institutions and certain countries dominating, creating a central unit might experience the same issue of accountability and dominance from one power structure. Individuals experience

gender inequality differently; hence, the first feminist theory was inadequate to account for black people's experiences. This is just a few of the concerns from the strategies without looking into the progress made so far.

4.2.1 Progress and Outcomes in the IMF's Gender Mainstreaming Strategy

It is essential to recognize the efforts the IMF has made to address gender issues in its member countries, although some may have benefited more than others. Goyal and Sahay (2023) argue that since the endorsement of the 2022 gender mainstreaming strategy in July 2022, the IMF has made great progress across all four pillars. As staff have several resources available to assist them in enhancing policy interaction and analysis with countries receiving support from the central unit, which has been created to drive progress by developing analytics, supporting country teams, and giving guidance to its staff. Progress is better than nothing. The IMF's gender mainstreaming goal is designed only for countries where gender gaps are micro-critical, and has a limited scope. Where are they now with gender mainstreaming? Very limited progress has been made by the IMF; there is no strategic plan on country selection, and little to no follow-up on countries' progress. There have been six lending programs over the past 4 years to integrate gender policies, and they have created training and workshops focused on government revenue in collaboration with other international financial institutions (IMF, 2022). The IMF has 190 members currently, and if only 6 lending programs were created within 4 years, does this mean fewer countries need assistance, which we know is not the case, or are there some issues slowing the activities?. The gender mainstreaming interim guidance (2024) indicates that the IMF's strategy is integrated through stages, the light touch stage, which is the early stage of mainstreaming through conversations and analysis of policies of specific gender gaps. Then, the deep dive stage, the creation of policies to meet the needs of the gender gaps. This is where the institution is with regard to integrating gender in its fiscal policies. The light touch starts with interaction on the main macro critical gender pointers between country representatives, finance, and central bank representatives. These interactions are to raise awareness on existing evidence across nations and the impact on the macroeconomic outcomes. Are institutions doing enough to raise awareness? Are people aware of gender inequality? Do they understand the depth and impact it has on other social identities? How are institutions' staff accessing trends and sequences of gender injustice to guide policy discussion?

The IMF's approach to leading by example has been unsettling, as they have immensely invested in its staff and not much in individuals and companies within its member countries.

The IMF diversity and inclusion report highlights growth and progress achieved in its 20-year benchmark that was created in 2003 to boost gender and regional representation within the IMF staff. Figure 1. Diversity Benchmark - A summary of 2003-2023 (IMF, 2024) demonstrates the achieved targets in terms of professional staff and managerial staff, and women and underrepresented regions (URR) within the IMF, showing its ongoing dedication to diversity and inclusion in its workforce. Statistics show that the has been progress within the IMF and it has shifted from only focusing on gender and regional balance but establishing a workplace that allows its staff to be expressive, show their values, interests, and background. The IMF set a goal of 50% which translates to half of its staff across all roles should be women, with 30% to be individuals regardless of gender, as long as they are from the URR countries. When it comes to the total number of workforces, women hold 48,2% and the UUR countries hold 31.6%. As the fiscal year of 2023 ended, women held 41.4% as individual contributors (IC) and 35.1% as administrators. While countries from the URR held 38.85% of ICs and 23,7% of administrators. There has been an increase of 8,2% of women and 6,2% of the URR countries in the past 10 years (IMF, 2024). The key focus from Figure 1 is gender representation, regional representation, and progress towards the 2025 benchmark. There has been a clear effort towards increasing the representation of women across all staff. The target for regional representation has been met, although some URR countries are still struggling with this benchmark. “The IMF continues to make good progress on gender balance, particularly at the most senior level, where women hold 40 percent of roles as heads of departments. It is expanding the scope of its diversity and inclusion efforts to include race and ethnicity, as well as striving for an accessible and inclusive work environment for all, including those with disabilities” (IMF, 2023). This is great progress considering how slow and uneven these strategies have been from their implementation to their adaptation. Including not just women but also the underrepresented regions is great, as these regions are the ones where women are suffering and misrepresented.

The IMF is constantly finding ways to support member countries' governments to ensure their policies support women’s participation in the economy. Box 2 on program engagement in the economy (IMF, 2024) notes the progress of some countries as Argentina, which has increased women’s participation in the workforce, equal pay for all, and improved parental leave policies. Egypt has committed to improving childcare services. Jordan has reformed their labour laws, allowing women greater opportunities to work. Niger, Sao Tome and Principe have created gender equality strategies in their countries. And even though these strategies are created in countries like Niger that are very cultural and traditional have been challenging to implement.

Niger has a slow development rate in sub-Saharan Africa because of underperformance and limited access to education. Where fewer girls complete school, boys are more likely to finish school compared to girls, which then affects the country's development. The IMF has predicted that closing the gender gap can result into a 11% long term increase in the GDP of Niger and the IMF has put in place measure under its Extended credit facility (ECF) which commits to making sure young girls stay at school for longer and progress has been made mostly through raising awareness and having few that go as far as higher education but culture is the great barrier in this country (Ouedraogo and Gomes, 2023). This confirms what the study has been preaching about the power culture has and how it is one of the major factors in holding a country's development. We will look at how we could mitigate the influence culture has on the next session.

The IMF places a strong emphasis on collaboration with other international institutions to promote gender mainstreaming. The World Bank is the main partner of the IMF. This collaboration was established to improve the information and tools, offer efficiency and avoid duplicate efforts, encourage country involvement and training, and build capacity. Figure 8 highlights the process for the collaboration. The staff from both these institutions work together to integrate gender in the World Bank's efforts and the IMF's stability frameworks. They host trainings and seminars, the World Bank gathers the data, and the IMF uses it in its centralised data hub (IMF, 2022). Collaboration is key, and it allows collective resolution, allowing these institutions to share idea and their experiences from different approaches. The collaboration between the IMF and World Bank has increased over the last five years. The World Bank staff are constantly engaging with the IMF staff and projects such as the 2020 UN Women Commission on the Status of Women. As of 2015, the IMF and UN Women have had significant collaborations on gender equality, with UN Women holding a seat on the IMF advisory board for the global gender budgeting survey (2022). IMF has pushed for collaboration inside its member countries through its advice and guidance on gender budgeting. Table 16.1 shows the counts of budgeting practice grouping sub-Saharan African countries in three groups: least implementing, medium implementing, and the most advanced in adopting budgeting practices in the region. There are only 4 countries out of 34 countries that have adopted most practices, namely Rwanda, with some of the most prominent practices, Tanzania, Zimbabwe, and Togo. Togo started introducing gender budgeting in 2018 and made progress through collaboration among ministers, women, and good planning, which helped public outreach, training, and frameworks. Rwanda created a gender monitory office in 2007, which

oversees issues of gender budgeting to boost its implementation in the country. This resulted in improved health access for women, clean water became more available, and there was a great pass rate, especially in boys (Kolovich and Newiak, 2024). This is a confirmation that the success rate of countries adopting these practices is very low, which suggests that there might be something wrong with the implementation of strategies or the support. These practices could be that they are ineffective and do not align with the member countries' background, status quo, goals, or approach to gender. Countries might be receiving poor support or guidance on the implementation progress. And evidently, external factors like culture, religion, and education are affecting the implementation and success of gender equality programs.

We cannot deny that there has been transformation, but is it sufficient and effective? Key good practices from past IMF staff reports are countries like Japan in 2023, which integrated gender issues into its economic policies, placing emphasis on increasing the involvement of women and the senior labour force in the science, technology, engineering, and mathematics (STEM) to improve productivity. While Morocco has been one of the countries that has long attempted and integrate gender, women's participation in labour remains low. Kiribati, on the other hand, suffers from limited data access. The IMF offered alternative data sources to understand the estimation of gender inequality outcomes on development and policies. Ethiopia has worked very hard toward external collaborations led by the UN Women, collaborating with the IMF staff. The workshop that these international institutions attended led to the IMF agreeing to assist with gender budget, by integrating a gender perspective into fiscal and financial policies to boost equality (2024). A good thing about these strategies is that they can work not only for developed countries but also for developing countries, as well, since Kiribati is one of the least developed countries. The IMF still falls short at providing data for all member countries; hence, these institutions are even unable to track the improvement of each country, as not all member countries have reports on the institution's website. Surveillance is one of IMFs core functions, to help prevent crisis of this nature. It should attempt a different monitoring approach as the statistics are not doing justice for each countries inequality rates. They should go beyond country to getting statistics for each sector within the country.

World Bank's strategy for mainstreaming gender

The World Bank's gender mainstreaming strategies aim to eliminate gender-based violence, increase human capital, invest in women, and encourage them to take up leadership roles. It aims to eradicate poverty and promote gender equality (World Bank, 2023). We will weigh our

findings according to the new strategies' objectives. The world is battling with high inequality, violence, and poverty levels, with the marginalized group at the bottom of the crisis pyramids. The World Bank is dedicated to inclusion and equal opportunities for all. The new gender strategy is set from 2024 to 2030, and it is different from the first strategy's objectives. The creation of the strategies is a necessity for society, as gender inequality is mostly noticeable through gender-based violence, which highly affects the marginalized, and one out of three women in the world experiences GBV (Maruo et al., 2023). The World Bank's latest gender strategy has three main objectives to ensure gender equality and end poverty: "End GBV and elevate human capital; Expand and enable economic opportunities; and Engage women as leaders" (World Bank, 2023). These objectives have outcomes they hope to achieve; they seek to end any kind of gender-based violence from community levels up to the global level, by creating policies, response services, and prevention in all sectors. The importance of creating these prevention programs is essential as gender inequality is at the core of our lives, from family setup, at work, in our communities, and all around us. Having these programs implemented helps control the crisis.

The World Bank aims to expand its programs beyond member countries and achieve global coverage in broader fields, sectors, and occupations, working holistically to combat gender inequality and protect the marginalized. Creating more and better job opportunities because poverty is one of the serious crises faced globally, and women are poorly represented. Access to a job should be for everyone, and gender should not be a requirement. This aims to shift the traditional narrative that certain jobs are reserved for men and create equality in job access, enabling women to hold leadership and decision-making positions. This will create greater development as they will be able to own property, become financially independent, and have access to health and education. The World Bank has been aware of the impact genders have on poverty; hence, it seeks to eliminate gender inequality as it will lead to the institution's main goal, which is to mitigate poverty all around. Gender inequality and poverty strengthen each other; poverty deepens gender inequality, and gender inequality causes poverty. "In many parts of the world, laws discriminate against women by constraining the conditions of their employment, restricting their ownership of productive resources, or limiting their rights to travel or to political representation." (World Bank, 2003). Traditional systems, power structures, and institutions misrepresent and persecute women in all spheres of life, regardless of how good they are at doing something. Which is why the study emphasizes that institutions improve the representation of the marginalized, as they do not affect the inequality rate alone,

but a whole lot of issues leading to economic development. Figure 3 (World Bank, 2003) shows that education for women is important in helping reduce malnutrition. This means authorities need to invest in education as early as primary school, ensuring young girls have access to small girls to assist in long-term poverty reduction and gender inequality. Social issues require a multi-dimensional approach that will account for all different social identities that affect human rights, cause division, and reduce economies.

4.2.2 Progress and Outcomes in the World Bank's Gender Mainstreaming Strategy

The gender mainstreaming strategy outcome reveals whether the implementation is effective and what the best practices are that have led to the progress. Our minds are powerful entities that are influenced by social norms. Social norms and values need to be prioritised by international institutions to tackle the depth of inequality. Achieving good results or progress on gender inequality requires a holistic, multidimensional strategy that works across institutions, traditions, and societies and involves informal sectors as well. The best thing is the awareness of the World Bank of social identities and their impact on gender equality is a great start. The first World Bank gender strategy of 2016-2023 highlighted significant progress since it started incorporating gender from the time of its approval. The creation of the Gender Innovation Lab (GIL) has helped with the creation of job opportunities for women, improving health and education, improving access for the marginalized, and women's economic participation in countries like East Asia, Bangladesh, Afghanistan, and many others. This was great progress, but very slow and uneven, as not all member countries progressed. Enforcement and adaptation of the strategies were uneven in countries, and a lot is outlined in the strategies and laws of countries as to how they intend to implement these, but it does not translate to real life. Women's representation in leadership positions or in male-dominated fields showed limited progress. The 2024-2030 strategy builds on the outcomes of the first strategy as a way to see what areas need more attention and what practices need to stay considering the great progress produced.

The 2024-2030 gender mainstreaming strategy, which is currently in progress, focuses on increasing prioritization, coordination, and implementation by aligning with current gender issues for effective results. Same as the IMF, it places emphasis on staff implementation. Box 4.1 shows how the WB is leading by example and producing results. There has been a significant improvement in women-owned businesses; the WB encourages and supports women by giving them tenders for their firms or businesses. Staff promotion has improved

with senior positions now being occupied by women as well, and the IFC has changed retention of women to math in all levels of employment (World Bank, 2023). Although the World Bank does not mention the progress in numbers, it highlights how each of its institutions has contributed to the progress. Fighting gender inequality and gender-based violence is a new approach for the World Bank, as it is known for fighting poverty and creating job opportunities; hence, its progress is mostly focused on women in the labour market. Salazar and Moline (2023) present a counterargument asserting that women's development and promotion have not been so great, and there is a huge gap in women vs men in high-level positions as CEO, and women are mostly found in stepping-stone roles like HR officers and administrative officers, etc. The gap in this position is a global issue. Figure 2 displays the percentage of women on boards in selected countries, and the graphs display over 20 countries from developing and developed countries, and none of the countries have more women on boards than men. France leads with 44% of women on boards, and Brazil ranks at the bottom with 14%. The gap between these countries is huge; this is where the country surveillance, I believe, should come in. Taking the information on France that would have been used to assess and monitor gender equality would come in handy in assisting other countries to maybe adopt techniques from France. Institutions need to invest in systems that will track the implementation of gender strategies in each country, and there should be consequences for countries not putting efforts towards equality.

The World Bank and IFC have worked with Kazakhstan since 2019, assisting the country with advancing gender equality and transparency in its business sectors. And from 2019 to 2024, it has made great progress. Companies in Kazakhstan now have gender disaggregated data that ensures accountability and fair representation of women in positions, equal pay, and skills opportunities in their companies. And this has resulted in at least half of the companies in the country having one woman on their board (Salazar and Moline, 2023). This is one of the areas the Bretton Woods institutions should ensure systems within member countries that monitor and assess effective gender equality. The approaches in Kazakhstan should be applied within the country; all sectors need to have monitoring systems for accuracy in the country's statistics. Progress and effectiveness take time. Bangladesh has made significant progress in gender equality over the past decade. There has been a 4.9% drop in fertility rate since 1970 to 2020, and a 29% drop from 1991 to 2016 in the poverty rate. The World Bank and the Bangladesh government have also made gender equality a priority for the country's economic growth in their five-year plan, using analytical instruments (World Bank, 2023). Constant measures,

collaboration, and reforms need to be put in place to build resilience in countries to ensure long-term stability and equality.

The WB is driving women's economic empowerment; it seeks to push for fairness and representation. The focus on senior positions and business or firm assumes that women have been given access to skills for them to be able to occupy such positions or to be able to own a business. The marginalized need to be exposed to skill programmes, access to education as early as primary school. Women's education needs to be prioritized. Ensuring enrolment in school up to higher education. The WB gender data graph (Bonfert and Wadhwa, 2024), on closing gender gaps in education, shows where we are as a world in terms of education access. Primary school level shows a major change, with no significant gap between boys' and girls' access to school globally. Secondary school shows that progress is uneven and reversed. Some regions have more girls in school than boys, while some have more boys than girls in school. For higher education, women are more enrolled than men globally. This is great progress showing a shift in women's representation in school settings, because in the past, women struggled to access basic education. The BMJ Public Health released factors associated with girls leaving school, focusing on Kenya, but these can affect any girl in any region (Nungo et al., 2025). These are kids having to run households while parents go find work away from home for better opportunities. Early marriage. This is where culture comes in, as it has allowed old men to forcefully marry girls as young as primary school. Early pregnancy, which is a result of early marriage and sexual harassment, Domestic and physical abuse. This is why one of the objectives of the WB is to fight GBV, as women are at the core of abuse, families that are meant to protect the girls and women, and family abuse is mostly not reported to the police. "Global scale of violence against women: An estimated 736 million women—almost one in three—have been subjected to physical and/or sexual intimate partner violence, non-partner sexual violence, or both at least once in their life (30 per cent of women aged 15 and older)" (UN Women, 2024). The statistics emphasise a huge global crisis of marginalized safety, which is rooted in history, culture, tradition, and institutions. GBV is so common that regardless of where they are in the world or their race, they are at risk of being violated, and family setups are no longer safe for the marginalized. International and country laws, institutions, and culture need to tighten their grip on gender inequality; something is not right globally.

The World Bank Group's report on women, business, and law (WBL), Figure ES.3 on safety, entrepreneurship, and childcare, places progress in 3 Scorings, high scoring meaning significant progress has been made, middle scoring, which is relatively good, and low scoring,

where the gender gap is still huge. Mobility is ranked first with the most progressiveness, with 84.7%. Meaning there has been progress in terms of women's freedoms and ability to travel and choose where they want to live, be it away from their husbands. There has been a significant change in women being able to divorce or choose their spouse, and even own land or inherit land. Women's rights to retirement, equal pay, and work as women have seen just above average, which has translated to childbirth, which has also improved. The report from the World Bank gender mainstreaming document released showed their great involvement in boosting women in business, but the WBL reveals that the lowest scoring is women in Entrepreneurship, the rate at which women own businesses is below average, childcare services are low, and women's discrimination at work is still prominent. Marriage and Asset are also high scoring. Followed by parenthood and workplace in the middle scoring, and at the bottom are childcare, entrepreneurship, and safety, with 36.3% which raises concern and makes sense for the violence and crime the marginalized experience (World Bank Group, 2024). The systems of power are undermining women's empowerment and independence and always reflect patriarchy, hence the high inequality rate in all sectors. These are the outcomes of the protests carried out by women and feminist scholars as early as the 1900s, fighting for women's rights. This is what the women in the mid-1960s were fighting for. This is why the feminist movement started, because basic human rights are still treated as achievements. Women should be free to do as they wish, not only with their bodies but their choices. The gap between mobility and safety is concerning and shows the long way the world has.

4.3 Challenges Impacting the Strategies Outcomes

Implementing is more than just the process of carrying out a gender mainstreaming strategy; it includes planning, decision-making, creating rules and tools to be used in the process, and most importantly, the power structure that decides on the process. These all have an effect on the outcomes of the policy. The better the implementation of these policies, the better the outcomes will be. The input and efforts from international institutions determine the outcomes of progress towards gender equality. The process of implementation needs to be prioritized, and those who decide on it and plan should be those with the interest of equality and progress for the world. Some of the challenges in successful implementation are that "Most country strategies identify relevant gender priorities that align well with country needs, but few propose or implement integrated operational strategies to address them" (World Bank (Independent Evaluation Group), 2024). The world understands the depth of gender inequality and the importance of collaboration; hence, the World Bank and IMF prioritize collaborative efforts. The institutions'

strategies are not tailored to accommodate countries, but they reflect the institutions' needs. The implementation tools are not suitable for different countries and gender inequality experiences. The IMF and WB's strategies are created at a high level with limited input and information from those affected and the policies created for them. Their collaboration is limited to big institutions, which is not wrong, but they should push collaboration as far as internal countries' businesses and organizations. The biggest challenge that is overlooked is culture and history. Progress has shown that in countries where the institutions are trying to encourage gender mainstreaming, factors like culture that hold patriarchy with great regard make it hard for these strategies to be successfully implemented. It is not easy for institutions to tackle such a challenge when social identities are not acknowledged within their frameworks. Which is a result of countries' governments being unsupportive or resisting to the reforms towards encouraging equality due to traditional or historical reasons. In another light, a challenge is how these policies rea created to drive economic interest first, then serve justice and equity after. The strategies are created to fill in the gap in the economic and political strategies.

Another challenge is, the IMF places strong emphasis on staff being the first to implement gender mainstreaming policies, but the challenge in this is that the staff is slow at embracing gender goals. Also, the IMF is slow at data tracking system is falling short. Their surveillance is at the national level and not where the problem is within countries, making it hard for the institution to measure progress accurately or hold countries accountable (International Monetary Fund, 2024). This goes back to the issues of institutions creating gender policies as a standalone project, which do not fit into the goals of the institutions; now, staff are meant to merge both goals. Staff might feel they are under too much stress, or some are not even interested in the change from gender policies, as they are not affected by inequality. Institutions need to invest in tools to drive implementation, like surveillance within the affected countries and within its sectors. These will assist in collecting the data to ensure effective policies or measures are kept, and where to improve. Women's representation is still a big issue, which is pushing the 2030 SDG goal further than planned. The Inter-Parliamentary Union (IPU) and the United Nations (2023) women in politics stats outline that men were still dominating political spaces and decision-making. Women's presence is very poor and below 50%. The latest stats (IPU and UN, 2025) reflect that there is still no to very little progress made thus far since 2023, and women in leadership are declining. This reflects that something is not right, from planning to implementation, or holding into historical or traditional systems that serve the society. And it is affecting the results and progress of gender equality. Reflecting on the

governance of the Bretton Woods Institution, it clearly lacks accountability within its members, and its power is managed by one power structure that reflects its goal through the policies. The world is far from closing the gap between women and men in leadership positions of decision-making spaces. These policies need to be transformed to drive women empowerment.

The trends and patterns show how the IMF and World Bank have a long way to go to produce effective results, with women represented well and involved in decision-making. Gender mainstreaming should go beyond policy creation; institutions need to work with countries and their representatives to ensure adequate tools are available to ensure the process and proper planning is done. It is in Human beings' nature to care more about things that directly affect us. Even then, our level of concern is affected by how the majority engage or care. Engaging communities or countries in the creation of policies and planning is crucial, allowing individuals to tell their story from their perspective and suggest what might help them, as they know their situations better.

It is not for me to say whether these institutions have failed or not, but it is clear that the progress presented so far is limited. The trends show that policies are ignorant of social identities and outcomes, and the results show the unevenness and a huge gap between women and men. At the centre of this gap and the systems in place, something is not working. Few studies outside of the reports from the IMF and World Bank. Kern et al. (2024) is one of the few publications that looks at women's misrepresentation in labour participation and how the IMF is perpetuating the misrepresentation. More scholars need to investigate gender inequality in all aspects and systems, not just financial institutions alone. There are not enough studies to review and track the progress made by the institutions and the challenges they encounter. Helleiner (2023) offers a critical study of how gender inequality has been silenced in institutions for so long. This shows the bias and blind spot towards gender equality and the ideological and institutional consequences embedded in this ignorant behaviour. Social identities are fundamental aspects that shape our daily experiences and interactions. Being aware and considering social identities requires open-minded individuals who are willing to learn and unlearn habits that no longer serve their communities. This act of not prioritizing gender is a serious setback to progress, but mostly to a livable world, as the World Bank wishes. The real question is how scholars, activists, policymakers, and institutions can ensure they break the cycle of negligence and apathy. And encouraging accountability within the power structure. Accountability goes a long way and requires selfless individuals. Society needs people who recognize the criticality of gender inequality and who go beyond awareness and make it their

responsibility to encourage reforms for equity. Equality needs to be fixed in our daily routines and language; it is a necessity like water, food, and shelter. We can encourage accountability even within our families and friends. This is the easiest and first step; then we move to address power structures and institutions, and work towards reforming their laws and policies, as this change cannot occur overnight. Individuals should constantly reflect on equity and justice, as our behaviours and choices do affect our work choices. The next chapter will guide us on how best social identities can be incorporated into society and be prioritized towards a more just society.

4.4 Chapter Summary

Overall, women are misrepresented in all sectors of life; where there is progress, it is very slow. Gender focused policies are falling short in encouraging and driving equality or closing the gender gap in the world. Progress and outcomes have been analysed using the institution's objectives and pillars. There is a visible disconnect concerning policy objectives and policy outcomes. There is a strong correlation between capital and power in the institutions. The more financial resources a country donates, the more influence and authority it has within the institutions. Inequality has been normalized and accepted by institutions. There is inequality between member countries, and those who question this have been ignored. The most affected countries are excluded from the planning and implementation of these policies, which is a big challenge, as they know best their situations and internal struggles. Fair representation is missing in those who sit to discuss the process of these policies, which translates to poor implementation, support, and accountability. The institutions are failing to reach equal representation of women to men in senior positions, and there is no proper tracking system to manage the changes and patterns to know what could be improved. Institutions need to go back to their drawing board for these policies and reevaluate them, starting with their staff involvement, staff representation at all position levels, but mostly incorporating social identities in the institution's main policies. It is crucial to note that these are habits or consequences of historical events like patriarchy, culture, tradition, and power. Societies and institutions must engage in liberating and emancipating practices to create a just and livable society. These findings do not serve just as awareness of the divide and social issues in the world, but they serve as a highlighter to areas that need more attention. International institutions focus on short-term solutions, which have jeopardized our collective ability to be liberated from dominance, injustice, and inequality. The next chapter will offer recommendations on some of the measures that could be employed by individuals, institutions, and countries to alleviate

gender inequality. They take a holistic approach that nurtures and supports development and transformation not only for international institutions but also for all individuals in different contexts.

5. CHAPTER 5: CONCLUSION AND RECOMMENDATION

5.1 Introduction

What works for one might not work for everyone, but doing nothing is no longer an option. Being ignorant and overlooking critical issues will result in irreversible consequences. The world is at this point with high gender inequality because gender equality has been ignored by institutions for decades. Even in the face of gender mainstreaming strategies, the gap between policy commitment and outcome is huge. If something is not working, we need to create and explore different approaches. Transforming our societies and systems is no longer a necessity, but it is long overdue. May we not face the troubles and struggles that our great-grandparents faced decades ago, may the pain, violence, and abuse the marginalized experience daily change. Since today, we not only know better, but we have better resources. This section of the study serves as the last part of the study; it will offer recommendations that will not only help the institutions but also individuals and communities. It offers the reasoning behind each suggestion to provide a stronger insight into its effect. The findings section has revealed how poor and slow the progress has been towards equity, justice, and fair representation. Policy creation or strategy creation is a way of solving a problem. Not all public policies are created by the government, but they are set up for the public. If the problem is not effectively solved or the strategies are falling short in any way, then recommendations come in. Policies are to be adjusted every now and then to account for the problem in the current context with the tools available. There is a strong relation that links social identities, culture, power, and their impact on opportunities and a country's development. Below is a gender and development framework, that clearly shows how each factor feds into the other as stated in the study thus far.



GENDER AND DEVELOPMENT FRAMEWORK

The recommendations offered below may be implemented and adopted by all countries and societies to help them mitigate gender inequality and the misrepresentation of the marginalized. These recommendations encourage change; they focus on internal transformative approaches and are motivated by the saying that “charity begins at home”. This is not to say that international institutions' approach of creating global policies is failing, but it is to propose a different perspective that is closer to those affected and seeks collective engagement. Gender equality should be implemented by everyone everywhere. It is not the duty and responsibility of the international institutions to drive gender equality. But it is essential for those in power who hold great influence to ensure equity globally to protect human rights, encourage development, and stability. Introducing strategies from a global perspective that individuals and countries are not equipped or knowledgeable about makes the adaptation and implementation hard, slow, and uneven. Pushing equality, reducing poverty, and creating a liveable society requires everyone to be hands-on with the same vision and goal. International institutions are led by individuals from countries that hold different personal views, norms, and values. These individuals' characteristics and identities not only influence their personal life choices but also all decisions they are part of. Thus, we need to focus on creating and equipping individuals with knowledge around equity and justice, so everyone understands the importance of protecting human rights and not discriminating against others.

As stated above, the Bretton Woods institutions have overlooked gender inequality until recently in the 20th century, and even then, they created gender strategies and policies to assist their goal and vision, which is to drive economic stability, offer jobs, and reduce poverty through offering financial stability. The gender mainstreaming strategies are set out to help achieve the institution's goals of economic development and stability, and not necessarily to fight for human rights and freedom. The rate at which gender inequality is growing all around the world requires everybody to stand up and act. Equality is a necessity and a global human right recognised by international human rights law, emphasizing that every individual, regardless of gender, should have access to opportunities and resources. Gender mainstreaming strategies should not have been created separately or as standalone strategies to the institution's main goals; instead, the IMF and World Bank should have integrated them into the institution's goals and vision. The World Bank reflects a more determined vision towards fighting gender inequality because it created its gender strategies long before the IMF, and they recognise that gender issues are slowing their purpose to reduce poverty, which affects the country's GDP and stability. Previous chapters and literature covered in the study have revealed that, besides these policies being add-ons, they were created for economic purposes and not because equality of individuals is a prerequisite to progressive lives. Previous studies have analysed gender inequality or women's representation through access and participation in the market or unemployment rates. These analyses are mostly from political and economic perspectives, which outline women as tools for development rather than individuals who deserve social justice and equal opportunities. Gender equality needs to be prioritized and not treated as an add-on. It must be added in loan conditions, making gender outcomes a requirement for countries receiving loans. The country will be assessed under gender policies and requirements to see if it qualifies for the loan.

The Bretton Woods institution not only overlooks gender, but it also creates SAPs for member countries that work against what gender strategies aim to do. The SAPs reduce access to public services, which are human rights, and then increase unpaid work for women or low wages. On the other hand, the gender mainstreaming strategies aim to drive for women's access to health, education, and childcare, but how will that be possible if these services are not even available for the marginalized to participate? The SAPs are one of the reasons there is so little positive progress in social identities. Undermining the mission of the strategies, the Bretton Woods institutions' main policies are working against gender mainstreaming, which is one of the internal issues within these institutions. That needs to be fixed; institutions need to return to

their organisation's mission, to their governance structures, and *create policies that accommodate or incorporate social identities, economic issues, and political issues* as these overlap and should be addressed with the same efforts and approach. The gender and development framework above shows how these are interlinked; hence, they should be addressed together through a model that incorporates women's lived experiences with the same regard for economic and political issues. Addressing issues separately not only ignores others but also leads to short-term solutions. A holistic, integrated approach can result in long-term development, stability, and a just society. Effective outcomes need policies that are not only aware of gender inequality but also acknowledge all other factors, like poverty, culture, etc., that influence the gender dynamics.

This is not something that can be done overnight, but policies are updated and can be reevaluated periodically or when global issues arise. Hence, scholars and feminists need to push for gender equality till international institutions see it through to prioritize it. International institutions emphasize the criticality of having these gender mainstreaming polices and strategies first implemented by their staff members before everyone else can. This was or is a good move; institutions must lead by example and embody the principles they advocate for. This approach is very slow. It is not easy to adopt something you do not believe in or understand, let alone something that does not affect you. If internal implementation of these strategies is not so effective, how do these institutions think they will work for the public external implementation? The Bretton Woods have failed to achieve fair representation between men and women staff. Women are not visible in leadership positions of these institutions. Something to note that has been ignored is that the executives and managers of these institutions are individuals with different views, norms, and cultural backgrounds. Social identities are what shape an individual and how they behave. It needs individuals who are willing to put their differences aside and lay their lives for others. The institutions need to create an anonymous survey for their staff to understand the personality, beliefs, and norms of the staff better. *Use the survey to identify what areas need more focus within the organization to drive gender equality among staff*. What are the staff's needs to carry out the gender mainstreaming strategies? The institutions need to create mindful, neutral, and unbiased questions that will not influence staff responses.

The IMF president or managing director, Kristalina Georgieva from Bulgaria, is the second woman to be the managing director of the IMF, and is currently serving her second term. If this is not proof that these institutions have a long way ahead to bridge the gender gap, because

how can an organization so old only have two female presidents since its creation? On the other hand, the World Bank's president is Ajay Banga, who is an India-American. The World Bank has never had a woman as president. As mentioned in the earlier section, the executive position of these institutions is nominated by the largest shareholder, which is the US. The US is one of the most traditional countries that has historically displayed aspects of male dominance, especially under the presidency of Donald Trump, as his leadership style reflects male dominance. An individual's choice does affect their workspace and how they engage in critical issues. Hence, it is clear to see the change in leadership as the presidency changes in countries. The Bretton Woods system needs to revert to its voting rule; having one power structure being the decider of such a huge organization that is in charge of so many countries is not fair. What does this mean? It means these institutions have always reflected the interests and favoured the US. So many of these issues of governance and accountability are affecting the effectiveness of gender strategies, as their internal operation reveals gender and power imbalance and financial hierarchies. This then shows that the problems go beyond the institution; it is in our communities, cultural practices, development, and individual beliefs and behaviours. *The voting system in these institutions needs to change; all member countries should have the same voting count, with each country having one vote, which would ensure majority rule outcomes and eliminate veto power*. This is not new; the single power structure authority has been raised previously. Member countries need to sign a petition that seeks institutional reform, form alliances like the BRICS bank to challenge traditional ways. The developed countries' contribution goes beyond financially supporting the institutions, but it gives them an upper hand over other member countries, resulting in country bias and hierarchies. This then shows how international financial institutions are profit driven. A country's wealth or size should not determine influence. How will the new proposed voting system help? Once the new voting system is established, this will not only assist in alleviating the biased governance but will also help to hold the members financially accountable and ensure no singular power structure is dominant. It will eliminate the influence of one country's interests, beliefs, and values on the entire institution's operations.

Another vital approach that symbolizes ‘togetherness’ is that we need to see gender equality as a collective task, make it everyone's project and responsibility to work towards equity and justice. This might mean *restructuring our systems*, creating new norms, and values as a collective. We need to establish a society that has no gender roles and reflects inclusivity. How do we do this? We need to *dismantle gender roles*. This will require a lot of unlearning for

everyone in order to be able to create a visual representation of non-gendered environments and roles for the children and the next generation. I believe people teach things better when they practice them, and practice things better when they believe and understand their value. And humans learn more from what they see than what is said, especially for kids. They need to see fairness and equality being done and encouraged daily, and being made a norm rather than an exception. In a family setup, house chores need to be done by everyone, and kids should be allowed to choose to do gardening regardless of their gender, being a girl. This might sound very simple and easy, but allowing kids to express themselves, their strengths, and their interests without society's gender perspectives enforced on them. This goes with the choice of sports they want to do, and the colour of clothes they wear. This needs parents who are intentional with challenging gender stereotypes and traditional practices. Typical behaviours are modelled by society, and if kids choose to act outside of that, they should be supported and encouraged and not made to feel unconventional. These might seem so small, but they are so big in shaping the way children will grow up to see themselves and engage with those around them. Schools need to encourage gender studies as young as primary school. School syllabus needs to reflect gender equality and inclusivity. The language used should be non-binary, eliminating the idea that 'boys' are better than 'girls' in no shape or form. More developed people and countries are able to adopt gender equity better because feminist scholars are all over social media, encouraging fair representations for all, and also access to resources and gender training.

In African countries, traditional and cultural values hold so much power and are a big part of one's identity. These are countries that believe in the principle of ubuntu, which is an African concept that, to me, not only speaks to the interconnectedness of humanity, but so much on the relations between individuals and community, where everyone ensures that no one is discriminated, abused, or victimized in any way. This just made me remember a conversation with my late grandfather, and he mentioned that the local municipality was giving out land to local families' children or grandchildren, and he would go get one for my younger cousin 'brother'. I asked why my younger cousin brother, especially since I have an aunt, her biological child, who needs the land more, and my older cousins. As confused as I was, his explanation left a bad taste in my mouth. He explained how he needs to invest in the boys because they won't leave to get married.' This is just a few of the conversations we had, but our grandparents and parents saw value in boys than in girls. Because girl children will get married, leave their father's house, and become a servant at their in-laws. This was an

interaction from years ago, but it opened my eyes to understanding that in the eyes of society and culture, women are seen as objects while men hold so much power. I then started observing how my mom and dad interact, and I remember asking my dad to do the dishes on my behalf, and when I asked, I think I was not seriously asking. I used to like pranking my day, and surprisingly, he agreed. I remember my mom was very shocked and mentioned she did not remember the last time my dad did dishes. It is not that men cannot do 'women's chores' as society deems, but if a married man does do them, he would be seen as weak and feminine. Men taking care of their children, like changing the nappy, are praised, and it is seen as the greatest thing, while women in construction are judged and crucified and said to think they are better. This is just experiences around me. Since then, I knew that there was so much unlearning that was needed for the older generation and especially for the less developed communities. Our grandparents are clinging to experiences that traumatised them just because it's culture and 'this is how it's been done'. They are not used to changing or challenging the practices rooted in history.

Culture and religion are truly a reflection of patriarchy, and they embody hierarchies of power. Institutionalism provides a useful framework for analysing how culture and religion are rooted within institutions through historically constructed rules, norms, and shared meanings. Traditional practices lack understanding when it comes to the concept of ubuntu and equality 'law'. *Customary law should be an extension of a country's law up to international laws*. We have unusual church practices today because the government is failing to hold religions and cultural practices that are abusive to humans accountable. These practices often limit individuals' freedom of thought, freedom of expression, right to education, freedom of movement, right to proper health and well-being. Customary laws need to be re-evaluated under a human rights lens, and practices that are degrading to one gender should be abolished. Traditional leaders need to be educated on gender and involved in the marginalized empowerment movements. Culture and religion are big parts of society; they shape how we see ourselves, how we engage with others, and view social issues. When culture and religion dominate, they can surpass human rights and individual freedom. And if one breaks any of these laws, they should be charged and crucified accordingly. This not only challenges traditional systems but also aims to let go of historical patterns that no longer have value or serve us. But in the same light, we need to respect culture and protect it, so it is not erased, as it forms part of our identity. We need a balanced society that adapts to the ever-changing world. I am well aware that one cannot force an individual to change, but you could educate them so

they can rethink their choices. We need to drive awareness of gender inequality at any opportunity, as this will put pressure on the international institution, government, and traditional leaders to act on the issues. Traditional leaders need to adopt and implement gender equality so that community members can join. People turn to follow easily when their leaders practice the acts of equity and justice. This is why internal acts within these institutions need to reflect fair representation of all genders.

Gender mainstreaming should be implemented at all levels and by everyone. There should be laws put in place to ensure everyone complies and cooperates with the global mission to bridge the gender gap. The World Bank and IMF should go beyond formulating these policies, strengthen monitoring systems to ensure progressive outcomes, not just stated intentions. Implementation is important, but so is the formulation and planning of these gender focused policies to ensure long-term sustainability measures. Gender policies should include the marginalized. The Bretton Woods must work towards *dismantling power dynamics* amongst its member countries so that the global north is not dominant. These institutions reflect business, where the developing countries are often underrepresented in all institutional engagements. There is no inclusivity and fairness in the activities, from political engagement to positions of the IMF and World Bank. Gender-focused policies should incorporate the intersectionality of different social identities beyond gender, acknowledging class, race, disability, etc. This is where policy experts, human rights advocates, feminist and critical scholars need to be involved in the creation of such policies. To ensure no policy or strategy is working against human rights or violating and that SAPs align with gender strategy goals. As much as these are created at an international level, they are implemented at a country level; hence, individual behaviour and culture should not be ignored. This means investing in countries' surveillance within their departments, where the data is combined to include all countries' progress, and the institutions can use those statistics to monitor each country's progress and adoption. There should be *training for staff, educators, and traditional and cultural leaders to educate them on cognitive bias, cultural literacy, and inclusive language*. These trainings will raise awareness and allow individuals to express themselves, and encourage equity. There should be more empowerment programmes in society to encourage fair representation and inclusivity. Transformation is a journey that requires collectives with the same vision and goal. Bretton Woods governance and leadership need to be restructured to prioritize not just economic and political stability but also social justice and equity. Policies need to be accountable to the marginalized group, investing in long-term sustainability that is

not focused on profit-driven projects alone, but *creating a holistic approach that embodies justice and equity and acknowledges the intersection of issues.*

Area of recommendation

More focus needs to be placed on institutional reforms of international institutions. Policies from these institutions need to be examined and restructured for effectiveness. This will involve reviewing the process of the Bretton Woods system, from the process of appointing its leaders to the process of decision-making. This will require involving policy analysts or experts, feminists, sociologists, and economists in the process of creating these policies. Unlearning and learning certain norms and values that no longer serve human beings. Gender focused laws need to be created for everyone and every level, not just apply to international institutions, but also to governments, schools, and traditional and cultural leaders as well.

CONCLUSION

After all this learning and understanding, the next step is the action we take. The study examined the gender mainstreaming policies and strategies of the IMF and the World Bank to identify factors that influence and impact their effectiveness. The study extends beyond the understanding of the implementations of the policies, outlining adoptions and highlighting best practices, implementation and adoption barriers, and areas that need improvement. It emphasized the importance of power when unpacking gender, helping us make sense of how society and institutions create roles, values, and identities. Gender equality is more than just fairness and justice between men and women; it is a system that advocates for inclusivity and challenges power structures and systems of dominance that cause division and violate human rights. The evidence is clear: global change is needed, and the sooner we act and make it our collective responsibility to shape and rewrite our realities, the better. Our actions will determine the outcomes in the years to come. Gender inequality is not new; it has existed for decades, and past scholars have presented different approaches to gender inequality. Still, it is high time we go further than being critics and bridge the gap between insight and action, exercising accountability for those who oversee the distribution of power. The feminist and critical scholars enable us to acknowledge the criticality of social identities in influencing and shaping the economic and political outcomes. Global issues overlap, and a multidimensional approach needs to be created that does not reflect bias and over-prioritizes economic and political issues. While some might criticize the feminist and critical theory, questioning how it lacks when it comes to economic issues and war-related issues. The study stands to differ, suggesting that

the depth of these theories offers insight into how individuals challenge and the impact of social identities on society. This serves as a base of understanding for all other social issues.

These theories enable us to challenge power structures and outdated policies that disadvantage the marginalized. It enables us to question the governance, leadership, and accountability of the IMF and the World Bank. The findings show that there is still a long way to go in closing gender gaps, and the international institutions' intentions do not match the outcomes. We call for collective action, as this is all our responsibility. Inequality affects each one in some shape or form. Transformation needs to go as far as challenging cultural and religious practices, ensuring that customary laws are extensions of the country's laws up to international laws. Protecting humans means protecting their dignity, rights, and freedom. Countries' development and stability are essential, but not more than human rights. Equality should not be treated as an exception but a norm. Institutions need to recognize that gender inequality requires sensitivity, awareness, and long-term commitment, bearing in mind that what works for one country might not work for another. The planning and adoption of gender-focused policies need to include all member countries, encompassing not only the power structure but also traditional and cultural leaders, feminists, and critical experts. Different sectors of society and government need to take gender equality seriously and ensure that all their members and staff participate in driving the initiative of fairness and inclusion. In school, the syllabus needs to dismantle curriculum bias. Changing the curriculum is not an easy process and requires years of careful multi-step process, especially at higher institutions, hence I propose it be done in primary school, one subject at a time. It's hard to say that international institutions are failing because individuals are failing to uphold the principles of justice and equity in their family settings, and in our interactions in our societies. Liberation, emancipation, and empowerment require individuals who are willing to unlearn, evolve, and take up space. A holistic, multidimensional approach is essential, as social issues intersect across various domains. Equality requires everyone to make it their duty to work towards a liveable and just society, and not just international institutions and governments.

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