A busy street scene in India, likely a market area. In the foreground, several women in colorful saris (one green and yellow, one blue) and a young girl in a green dress are walking. To their right, a man in a white shirt is riding a motorcycle. Further back, more motorcycles and trucks are visible, including a white truck and a yellow truck. The background shows trees and buildings. The overall atmosphere is one of a bustling, everyday environment.

# Good Practice Handbook on the prevention of and response to Sexual Exploitation, Abuse and Harassment

 KVINNA  
KVINNA

Swedfund

## ACKNOWLEDGEMENTS

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## LIST OF ABBREVIATIONS

<b>CEDAW</b>	Convention on the Elimination of All Forms of Discrimination Against Women
<b>DD</b>	Due diligence
<b>DFI</b>	Development Finance Institution
<b>DI</b>	Direct Investment
<b>E&amp;S, ES</b>	Environmental and Social
<b>ESAP</b>	Environmental and Social Action Plan
<b>EDFI</b>	European Development Finance Institution
<b>EO</b>	Equal Opportunities
<b>ESG</b>	Environment, Social and Governance
<b>FI</b>	Financial Institution
<b>GAP</b>	Gender Action Plan
<b>GBV</b>	Gender Based Violence
<b>GLI</b>	Gender Lens Investing
<b>IFC PS</b>	IFC Performance Standard
<b>ILO</b>	International Labour Organisation
<b>KPI</b>	Key Performance Indicators
<b>LGBTQI+</b>	Lesbian, Gay, Bi-sexual, Transgender, Queer/ Questioning, Intersex
<b>SDGs</b>	Sustainable Development Goals
<b>SEAH</b>	Sexual Exploitation, Abuse and Harassment
<b>UNGP</b>	United Nations Guiding Principles on Business and Human Rights

# Introductory Remarks

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Swedfund is committed to promoting women's economic empowerment and gender equality, recognising that equal opportunities is a fundamental human right and a critical component of a sustainable future, fundamentally linked to the mission to contribute to poverty reduction.

From its role as a Development Finance Institution, Swedfund recognises women as important stakeholders/right holders and their voices, concerns and valuable ideas are to be heard in investment processes, workplaces and communities affected. Further, Swedfund can particularly contribute to the equality and empowerment of women in the following areas:

**Women as business owners or leaders:** To promote meaningful and equal participation for women in managerial positions, on boards and as entrepreneurs.

**Women as employees:** To create meaningful and equal opportunities and conditions for women to participate, contribute and thrive in the world of work.

**Women as consumers:** To encourage the development and financing of products, services and capital which helps to enhance the situation for women and girls and their opportunities and meaningful participation in society, including agency to choose.

Swedfund's overall mission target within the area of women's economic empowerment and gender equality is increased gender equality in the investment portfolio in terms of 2X - Criteria or comparable criteria that shall be met in not less than 60% of the investments not later than three years from the date of investment. Further, all Swedfund's portfolio companies are obligated to provide employment in line with the International Labour Organization's Declaration on Fundamental Principles and Rights at Work, and not only concerning equal opportunities but also the guidance on workplaces free from discrimination, violence and harassment.

Like other investment organisations, Swedfund has to grapple with the possibility of encountering sexual exploitation, abuse, and harassment (SEAH), either through its investments or internally. To deepen the understanding and accelerate the work of preventing and responding to SEAH, Swedfund contacted The Kvinna till Kvinna Foundation, a Swedish NGO focusing on women's rights in conflict-affected contexts. Since 2019, Kvinna till Kvinna and Swedfund have worked together to increase Swedfund's capacity to identify and tackle SEAH risks in Swedfund's portfolio. One of the key results achieved through the collaboration is this Good Practice Handbook.

This Good Practice Handbook is not a comprehensive tool to address all elements of gender equality, and not all elements or tools are relevant for all organisations, but we hope it can inspire and support fund managers, investment platforms and financial institutions to take appropriate measures to prevent and respond to SEAH in their own organisations and as a part of their Gender Lens Investment process targeting workplaces of portfolio companies, as well as in relation to customers and local communities.

Through meaningful and strategic partnerships, we can collaborate and align our efforts for women's economic empowerment and gender equality.

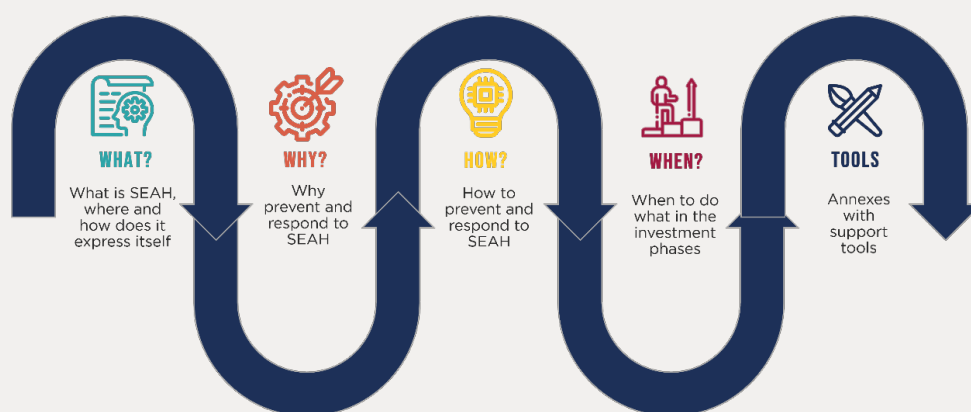
**Maria Håkansson**, CEO  
Swedfund

**Petra Tötterman Andorff**, Secretary-General  
The Kvinna till Kvinna Foundation

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# 1. Introduction

This **Good Practice Handbook** explains the structured processes necessary to assess, prevent and respond to SEAH – it covers WHAT sexual exploitation, abuse and harassment (SEAH)<sup>1</sup> is, WHY it is important for investors and financiers to engage in SEAH mitigation efforts, and HOW and WHEN in investment- or credit processes SEAH can be countered. The prevention of and response to SEAH is central to working towards gender equality and should be a key element in investors' and financiers' Gender Lens Investment process.<sup>2</sup> This further contributes to the separate but strongly interlinked ILO Decent Work Agenda, supporting equal opportunities and non-discrimination within the workplace for all women and men.<sup>3</sup>



This Handbook is not a policy paper nor a comprehensive nor best practice guideline on SEAH but rather a practical Handbook to inspire and support fund managers, investment platforms and financial institutions engaging with Swedfund (who will hereinafter be referred to as “investors”). The aim is to facilitate the awareness of SEAH and to inspire and provide practical guidance and tools to develop relevant approaches to prevent and respond to SEAH in the investors' own organisations as well as in relation to their investments. The Handbook is focused on investment- or credit processes, but several of the tools it provides can be applied by other actors as well. The Handbook is subject to revisions based on stakeholder feedback.

## Investors and financiers have a dual responsibility:

- To take appropriate measures to prevent and respond to SEAH in their own organisation, and
- To take appropriate measures to prevent and respond to SEAH both within workplaces of portfolio companies, and in relation to business partners and local communities.

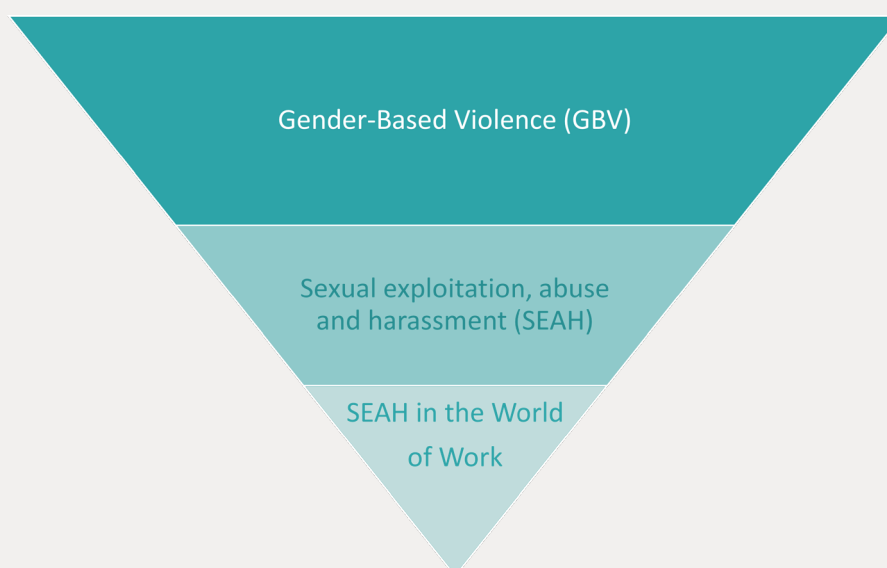
<sup>1</sup> Definitions are from mixed sources: Kvinna till Kvinna GBV policy, [Council of Europe Istanbul convention](#), UN (2017): “Glossary on Exploitation and Abuse. Thematic Glossary of current terminology related to Sexual Exploitation and Abuse (SEA) in the context of the United Nations.” Second Edition, [Swedish Anti-discrimination Act](#).

<sup>2</sup> Gender Smart investing, KPMG (website updates) [Gender Lens Investing](#).

<sup>3</sup> The Decent Work agenda includes the Discrimination (Employment and Occupation) Convention, 1958 (No. 111). [Elimination of discrimination in respect of employment and occupation \(DECLARATION\) \(ilo.org\)](#) For further guidance on the linkages between gender, non-discrimination and decent work please contact Swedfund to get access to our Good Practice Handbook on Decent Work.

## 2. What is sexual exploitation, abuse and harassment (SEAH)?

SEAH is a form of Gender-Based Violence (GBV). As illustrated below, GBV is an umbrella terminology for acts that hurt, threaten, violate, force or restrict a person, and which are based on a gendered power structure. GBV is driven by power imbalances and misogyny.<sup>4</sup>



SEAH in the world of work is behaviour that is unwanted, intimidating and/or offensive to the victim/survivor. It harms the community as a whole and is illegal (even if enforcement is spotty at best). Gender equality in the world of work is intrinsically linked with lower risks of SEAH, as gender equality fosters an inclusive and respectful understanding that all people have equal value, which decreases the risks of dehumanising individuals from certain groups, such as women and girls.

People who are in vulnerable situations (such as people migrating or fleeing due to military conflict, climate change and/or poverty) or experience multiple intersecting forms of discrimination (such as people living in poverty, with a disability, LGBTIQ+ individuals and women and girls especially of ethnic minorities) are at higher risk of SEAH. The vulnerability of their situation may mean they refrain from speaking up, seeking support or that their complaints will not be believed or prioritised. At the same time, they are at higher risk of being exploited, abused or harassed by people taking advantage of power imbalance.

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<sup>4</sup> [GenderIT.org](https://www.genderit.org/) on technology-related violence against women

## Examples of SEAH in the world of work

- **Physical.** Physical violence, touching, blocking, unnecessary close proximity.
- **Verbal.** Digital and non-digital. Comments on appearance, lifestyle, sexual orientation, gender identity, offensive phone calls, email, social media.
- **Non-verbal.** Digital and non-digital. Whistling, sexually suggestive gestures, display of sexual materials.

Victims/survivors of SEAH include both women and men. Likewise the perpetrator may be a man or a woman. SEAH occurs in all layers of society, and can involve individuals irrespective of socio-economic status, educational level, age, ethnicity, sexual orientation, religious beliefs and other parameters. SEAH may occur between persons of the opposite sex or same sex.<sup>5</sup> However the reality is that the vast majority of cases have been perpetrated by men with women/girls as the target/victim/survivor.

**Sexual exploitation** in the world of work is any actual or attempted abuse of a position of vulnerability, differential power or trust, for sexual purposes, including, but not limited to threatening or profiting monetarily, socially or politically from the sexual exploitation of another e.g. transactional sex,<sup>6</sup> solicitation of transactional sex and exploitative relationship. This could be offering money, gifts, or a job in exchange for sex, withholding services someone is entitled to or blackmailing for sex, or threats of sexual exploitation, and sextortion.<sup>7</sup>

## Sextortion

Sextortion is a form of corruption and a form of GBV. It occurs when a person with entrusted authority abuses this authority to obtain a sexual favour in exchange for a service or benefit which is within their power to grant or withhold. Sextortion is a corrupt conduct in which the currency is sex, and sexual conduct involving coerced quid pro quo (this for that). The responsibility for sextortion always lies with the party that abuses their entrusted authority (the perpetrator), and the transactional aspect of sextortion adds to the shame, fear, and invisibility by making the victim/survivor appear “complicit.” Sextortion is a violation of human rights and an abuse of power and must be understood in the context of gendered power relations and norms.<sup>8</sup>

**Sexual abuse** in the world of work is the actual, attempted or threatened physical intrusion of a sexual nature, whether by force or under unequal or coercive conditions. This sexual act forced upon a person can include unwanted kissing, touching, grabbing or

<sup>5</sup> United nations glossary on SEA

<sup>6</sup> Transactional sex relationships are non-commercial, non-marital sexual relationships motivated by the implicit assumption that sex is exchanged for material goods or other benefits”

<sup>7</sup> United Nations and Kvinna till kvinna

<sup>8</sup> A: Eldén, D. Calvo, E. Bjarnegård, S. Lundgren, S. Jonsson (2020) *Sextortion: Corruption and gender-based violence*. EBA

rubbing, or threats of an unwanted sexual act, even if it does not rise to the level of rape or attempted rape. In addition, all sexual activity with a minor is considered as sexual abuse, e.g rape, sexual assault, as the minor is not legally capable of consent.<sup>9</sup>

**Sexual harassment** in the world of work is any unwelcome sexual advance, unwelcome request for a sexual favour, verbal or physical conduct or gesture of a sexual nature, or any other unwelcome behaviour of a sexual nature or creates an intimidating, hostile or offensive environment.<sup>10</sup> Examples of sexual harassment include unwanted touching, staring or leering, suggestive comments and jokes, sexually explicit pictures and posters, unwanted invitations to go out on dates, requests for sex, intrusive questions about a person's private life or body, excessive familiarity, such as deliberately brushing up against a person, insults or taunts based on gender or about sex, sexually explicit physical contact, or sexually explicit e-mails or text messages.

### Online and ICT facilitated SEAH<sup>11</sup>

Online and ICT (Information & Communications Technology) facilitated SEAH exacerbates existing forms of violence (for example, sexual harassment and intimate partner violence) and includes new forms of violence (for example, zoombombing).<sup>12</sup> As lives, during the coronavirus pandemic, shifted online for work, school, access to services and social activities, reports emerged of a surge in violence against women and girls in digital contexts. Sexual harassment is a particularly pervasive form of violence against women in digital contexts. Such harassment can include unwanted and uninvited sexually explicit content online, unwanted and persistent sexual advances and sexualised comments through dating applications or social media, and sexualised threats and denigrating comments, including trolling and public shaming. It can also involve the online disclosure of personal and/or identifying details, commonly known as “doxing.” Digital experiences of violence may be an extension of or a precursor to physical and sexual violence, stalking and harassment.<sup>13</sup>

<sup>9</sup> See also the Interagency Standing Committee for core principles relating to sexual exploitation and abuse [here](#).

<sup>10</sup> [The World Bank Group Policy on Eradicating Harassment Guidelines for Implementation](#)

<sup>11</sup> UN Special rapporteur on violence against women and girls defines GBV to “encompass any act of gender-based violence against women that is committed, assisted or aggravated in part or fully by the use of information and communications technology (ICT), such as mobile phones and smartphones, the Internet, social media platforms or e-mail, against a woman because she is a woman, or affects women disproportionately.”

<sup>12</sup> UN Women Expert group meeting [OP.6\\_UN Women.pdf](#)

<sup>13</sup> GREVIO (2021) [general Recommendation number 1 on the digital dimensions of violence against women](#). Council of Europe.



In the world of work, SEAH can occur between persons of various different groups, as illustrated below.<sup>14</sup>



**For further support:** **Annex 10** provides a leaflet that investors can share with portfolio companies concerning the basics: what, why and how to counter SEAH.

GBV, including the risk of SEAH, often increases further in fragile contexts, such as areas experiencing conflict, economic crises, natural disasters, resource scarcity, pandemics and other challenges that put societies under stress, compounding the risks women face.<sup>15</sup> It is important to look at how different groups of women experience such situations and how some individuals are more at risk as a result of intersecting vulnerabilities.<sup>16</sup>

<sup>14</sup> Model is modified from an IFC illustration, see [here](#).

<sup>15</sup> [How fragile contexts affect the well-being and potential of women and girls \(oecd.org\)](#)

<sup>16</sup> [N2241807.pdf \(un.org\)](#)

## CASE STUDY: Part 1 – WHAT

*The Handbook introduces a fictive case study that aims to illustrate potential and actual risks, as well as solutions for prevention and response to SEAH in real life context. The case study has been divided into three sections that are presented in different parts of the Handbook.*

*The case study is general and could take place in companies within several sectors and anywhere in the world. The approach and tools provided in the Handbook can support investors to identify more relevant context- and sector-specific risks, including how to prevent and respond to them.*

A sustainable agriculture fund named Zero Hunger decided to invest in Food Company that sources, process and distribute maize-products in rural areas. Food Company, based in Capital located within a walking distance from a small village with a couple of thousand inhabitants, uses a local network of contracted agents to collect maize from local smallholder farmers and for distributing products to the local markets. Wider distribution in the region is done through a network of truck drivers from outside the village.

During the due diligence on Food Company, Zero Hunger decided to conduct a stakeholder dialogue with the local village council to better understand potential social risks related to the company. A due diligence expert engaged by Zero Hunger met with the village council and concluded that the social risks were low. Local people were looking positively at the project as it would generate jobs, business opportunities and improve market access for the village.

At the meeting with the village council both women and men participated. Nonetheless, men were the ones talking and it was decided that interviews with locally based NGOs or women's rights organisations was not needed, as no specific concerns were raised.

The investment process went ahead, and the operations were up and running with increased capacity and more distribution to the wider region after the new investment made in Food Company. Truck drivers, almost exclusively men, often stayed over at the local hotel and they frequently visited the local restaurants and bars.

A few months after the investment, a civil society organization contacted the company with SEAH-related concerns and rumors circulating in the local village. The allegations concerned female farmers that had been required to perform sexual favours to be able to deliver their products through the network of contracted agents. There were also allegations concerning female community members that had been approached to perform sexual favours by truck drivers passing by.

At this stage it was not clear if/how many potential SEAH cases existed nor who the alleged perpetrators or the victims/survivors were. The fund manager Zero Hunger and Food Company decided to ensure an investigation process is initiated and that it was aligned with the fund manager's requirements.

## FACTS AND FIGURES – FROM THE GLOBAL COMMUNITY

### Gender based violence<sup>17</sup>

- More than 35 percent of women worldwide (818 million women) have experienced either physical or sexual partner violence or non-partner sexual violence.
- More than five women/girls were killed every hour by intimate partners or other family members in 2021.
- Asia recorded the largest number of gender related killings in the private sphere in 2021, whereas women and girls were more at risk of being killed by their intimate partners or other family members in Africa<sup>18</sup>
- 1 in 10 women in the European Union report having experienced cyber-harassment/online GBV since the age of 15 (including having received unwanted, offensive sexually explicit e-mails or SMS messages, or offensive, inappropriate advances on social networking sites).
- A study conducted in the Arab States by UN-Women in 2021 found that 60 percent of women Internet users in the region had been exposed to online violence in 2021.<sup>19</sup>
- A study undertaken in 2020 of women in five countries across sub-Saharan Africa found that 28 percent of the women interviewed had experienced online gender-based violence.<sup>20</sup>
- Estimates of the costs of violence against women to the global economy is 2 percent of global GDP or US\$ 1.5 trillion.<sup>21</sup>
- Violence against women is estimated to cost countries up to 3.7 percent of their GDP.<sup>22</sup>

### Sexual harassment

- Surveys in Asia-Pacific countries indicate that 30 to 40 percent of women workers report some form of verbal, physical or sexual harassment.<sup>23</sup>
- In Asia and the Pacific, as many as 75 percent of women have experienced sexual harassment.
- In Nairobi, 20 percent of women have been sexually harassed at work or school.<sup>24</sup>
- In 2015, 17 percent of the sexual harassment claims with the US Equal Employment Opportunity Commission were filed by men.<sup>25</sup> And in 2008 in Singapore, 21 percent of victims/survivors were men.<sup>26</sup>
- Across Asia, studies in Japan, Malaysia, the Philippines and South Korea show that 30 to 40 percent of women suffer workplace sexual harassment.
- According to the results of a study released in 2022, online abuse of women in professional contexts is widespread, with 51 percent of women who experienced online abuse also reporting a serious impact on their professional life because of the abuse.<sup>27</sup>
- 47 percent of Indian women feel that the top issue at work is sexual harassment.<sup>28</sup>
- Almost one in two women (47 percent) has suffered sexual harassment in the media workplace in Africa. The research found that 43 percent of gender non-conforming individuals and 19.5 percent of men had faced unwanted sexual attention.<sup>29</sup>

<sup>17</sup> [Examples from UN Women](#)

<sup>18</sup> [Gender-related-killings-of-women-and-girls-improving-data-to-improve-responses-to-femicide-feminicide-en.pdf \(unwomen.org\)](#)

<sup>19</sup> UN-Women, “Violence against women in the online space: insights from a multi-country study in the Arab States,” 2021.

<sup>20</sup> Neema Iyer, Bonnita Nyamwire and Sandra Nabulega, “Alternate realities, alternate Internets: African feminist research for a feminist Internet,” August 2020.

<sup>21</sup> CARE International (2018). Counting the Cost: The Price Society Pays for Violence Against Women.

<sup>22</sup> World Bank (2019). Social Development Brief: Gender based violence (violence against women and girls)

<sup>23</sup> [ILO Office for UN](#)

<sup>24</sup> <http://www.endvawnow.org>

<sup>25</sup> [EEOC](#)

<sup>26</sup> [AWARE](#)

<sup>27</sup> Bridget Harris and Delanie Woodlock, Women in the Spotlight: Women’s Experiences with Online Abuse in Their Working Lives (eSafety Commissioner Australia, 2022).

<sup>28</sup> [ap-Workplace-responses-to-IPV-in-AP-Workpl-4dec19-Summar.pdf \(unwomen.org\)](#)

<sup>29</sup> [WAN-INFRA Women in News \(2020\) Sexual Harassment in the Media.](#)

## 3. Why invest in the prevention of and response to SEAH?

There are various reasons WHY investors should act to prevent and respond to SEAH. The graphic below summarises some key elements. In many cases, prevention of and response to SEAH is simply a legal requirement and, in all cases, to live a life free from violence of any form is a basic human right that all businesses should respect. Further, various stakeholders increasingly expect businesses, including investors, to engage in SEAH mitigation efforts, meaning that it also becomes something that pays off.



### 3.1 HUMAN RIGHTS

Human rights are safeguarding the right to live a life free of violence, discrimination and SEAH at work, to and from work, and at home. This is expressed in various international and regional (including African, Inter-American and European) conventions and treaties, and in the International Bill of Human Rights. A convention needs to be ratified by a country and incorporated into national legislation to become legally binding, but the UN Guiding Principles on Business and Human Rights (UNGP) states the responsibility of all business enterprises to respect human rights regardless of their size, sector, location, ownership and structure. The UNGP is a global standard of expected conduct for all businesses wherever they operate, and it exists over and above compliance with national laws and regulations protecting human rights.

**Click below to read more about SEAH relevant international and regional conventions**

[Convention on the Elimination of All Forms of Discrimination Against Women \(CEDAW\).](#)

[The Declaration on the Elimination of Violence Against Women.](#)

[The Convention on Violence and Harassment \(ILO C190\).](#)

[The Inter-American Convention on the Prevention, Punishment and Eradication of Violence Against Women, commonly referred to as the Belém do Pará Convention.](#)

[The Protocol to the African Charter on Human and People's Rights on the Rights of Women in Africa, established by the African Union, commonly known as the Maputo Protocol.](#)

[The Council of Europe Convention on Preventing and Combating Violence Against Women and Domestic Violence, better known as the Istanbul Convention.](#)

**The Convention on Violence and Harassment C190 from the International Labour Organization (ILO)**, which entered into force in June 2021, deserves particular attention in this context, as it is the first convention which clearly links expressed rights of women, and the right to live a life free of violence, with workers' rights and employers' responsibility to mitigate risk of violence also in the world of work, including to and from work as well as online.

Furthermore, the Convention recognises the positive contribution that governments, employers' and workers' organisations, as well as labour market institutions can play in mitigating the impact of domestic violence in the world of work. In December 2022, ILO published, together with Lloyd's Registration Foundation and Gallup, the first global survey as part of the work for the ratification of the convention showing that one in fifteen (6.3 percent or 205 million) people in employment have experienced sexual violence and harassment at work in their working life. Women were found to be particularly exposed.<sup>30 31</sup>

Convention No. 190 is groundbreaking in many ways, including by codifying violence and harassment as both an issue of equality and of occupational health and safety. Article 9 of the ILO Convention on Violence and Harassment C190 also emphasises the employer responsibility to prevent and respond to GBV and sets out the obligation to respect, promote and realize this. The ILO has developed a guide for the practical implementation of the Convention.<sup>32</sup>



For further support please see [ILO \(2021\) Violence and harassment in the world of work: A guide on Convention No. 190 and Recommendation No. 206.](#)

<sup>30</sup> [Experiences of violence and harassment at work: A global first survey \(ilo.org\)](#)

<sup>31</sup> [20210712-Low-Res-Sexual-Harassment-Report.pdf \(womeninnews.org\)](#)

<sup>32</sup> [ILO \(2021\) Violence and harassment in the world of work: A guide on Convention No. 190 and Recommendation No. 206](#)

## 3.2 LEGAL OBLIGATION

Most countries have enacted legislation which requires employers to respect workers' rights to equality and non-discrimination, and to protect workers' safety and health in the workplace. In addition, workers are typically compelled by law to comply with health and safety regulations. In some countries, lack of occupational health and safety legislation implicitly or explicitly includes risks and hazards that could lead to SEAH. In some countries, SEAH and/or other forms of discrimination-based harassment are themselves the object of specific preventive measures. Increasingly, the duty to prevent and respond to various forms of violence and harassment is recognized as a stand-alone obligation.

Investors require their portfolio companies to act in accordance with national legislation. If SEAH is not specifically covered in national legislation in the country/countries of operation, the duty to respect human rights is expressed in the UNGP, as explained in the previous section.

## 3.3 STAKEHOLDER EXPECTATIONS

There is an increased expectation from various stakeholders for businesses, including investors, to prevent and respond to risks related to SEAH.

Gender equality is an essential part of the sustainability agenda. The United Nations' Sustainable Development Goals (SDGs) have, for example, one explicit goal to achieve gender equality and empower all women and girls, including by eliminating all forms of discrimination and violence against all women and girls (SDG 5), and one specific goal to advance decent work for all women and men, including by promoting safe and secure working environments for all workers (SDG 8). Furthermore, there is an increased recognition of the importance of making specific efforts to support gender equality, non-discrimination and prevention of and response to SEAH in the private sector, including by incorporating these areas into the ESG (Environmental, Social and Governance) agenda and practices. The IFC has for instance recently complemented their Environmental and Social Performance Standard with a range of support material to prevent and respond to SEAH in private sector investments.<sup>33</sup>

## 3.4 BUSINESS BENEFITS

A workplace that strives for equal opportunities in recruitment, retention and promotion must take measures to prevent and respond to SEAH. Likewise, a company which actively prevents and responds to SEAH is automatically also working for gender equality. In that way, efforts to improve gender equality and strengthen the prevention of and response to SEAH are linked and contribute to achieving safe and inclusive workplaces.

For employees, SEAH can result in both mental and physical health issues. This can make employees not showing up to work or showing up but with a focus that is impaired, which in turn can result in negative effects on a company's productivity and in-

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<sup>33</sup> See IFC website [here](#).

crease turnover. If employees leave a job because of an unhealthy and unsafe work environment, they will likely share their experience with others. This can harm the business image, lead to legal processes and prove to be very costly to the company. Whether or not an employee experiences SEAH, they want to know that their employer cares about their safety and well-being.

External stakeholders affected by SEAH, such as local community members, can apart from the physical and psychological harm also face an increased risk of exclusion from their local community. This can have far-reaching consequences not only for the individual but also for their families and communities. A company ignoring community-level risks linked to SEAH can lose its social licence to operate, with potentially serious business implications.

### Examples from studies showing that there are substantial benefits to providing equal opportunities and a safe and secure working environment:

- The IFC and the World Bank have estimated that companies can lose up to 9 percent of their wage bill from lost productivity; absenteeism; and medical, security, and re-recruitment costs caused by GBV. By supporting staff affected by SEAH, companies can create safe and respectful workplaces while reducing the costs stemming from violence, increasing staff engagement and loyalty, and becoming employers of choice.<sup>34</sup>
- Evidence shows that enterprises that invest in women's employment also gain an important competitive advantage.<sup>35</sup> IFC has, for instance, found that private equity and venture capital funds with gender-balanced senior investment teams generate 10 percent to 20 percent higher returns compared with funds that have a majority of male or female leaders.<sup>36</sup>
- Companies with a higher share of women at top levels deliver strong organisational and financial performance.<sup>37</sup> "Evidenced through surveyed respondents, gender balanced teams have improved decision-making, enhanced governance, and a better ability to tap into larger markets by serving a more diverse customer base."<sup>38</sup>
- Enterprises with more women on their boards were found to outperform their rivals with a 42 percent higher return in sales, 66 percent higher return on invested capital and 53 percent higher return on equity.<sup>39</sup>
- Mixed groups of women and men (50/50 or 40/60) have twice as good innovation conditions, an important factor is the importance of feeling you are in a safe environment where ideas can be shared and grow.<sup>40</sup>

<sup>34</sup>[https://www.ifc.org/wps/wcm/connect/topics\\_ext\\_content/ifc\\_external\\_corporate\\_site/gender+at+ifc/priorities/employment](https://www.ifc.org/wps/wcm/connect/topics_ext_content/ifc_external_corporate_site/gender+at+ifc/priorities/employment). In addition, Gender-based violence can cost 3.7 percent of GDP from lost productivity, more than double of what most governments spend on education, based on a World Bank Group report ([fact-sheet WB](#))

<sup>35</sup> World Bank: [Women, Business and the Law 2021](#)

<sup>36</sup> IFC (2019): [Moving towards gender balance in private equity and venture capital](#)

<sup>37</sup> McKinsey & Company (2007), "Women Matter."

<sup>38</sup> IFC (2019), "Moving Toward Gender Balance in Private Equity and Venture Capital"

<sup>39</sup> Catalyst, 2007, [The Bottom line: corporate performance and women's representation on boards](#).

<sup>40</sup> Vinnova (2010) "Gender and Innovation."

- The median gender balanced portfolio company experienced a 64 percent increase in company valuation (of shares) between two rounds of funding or liquidity events. This was about 10 percentage points greater than that of gender-imbalanced portfolio companies.”<sup>41</sup>



**For further support: Annex 10** provides a leaflet that investors can share with portfolio companies on the basic what, why and how to counter SEAH.

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<sup>41</sup> IFC (2019), “Moving Toward Gender Balance in Private Equity and Venture Capital.”





## CASE STUDY: Part 2 - WHY

Once the SEAH allegations were brought to the fund manager's attention, there were various reasons why the fund manager decided to act for an immediate solution with the company: to investigate the SEAH-related concerns and rumours, to stop and remediate potential abusive behaviour, to support the company in dealing with the situation, and to learn and build own systems to avoid similar situations in other existing and future portfolio companies and projects.

Although detailed information was still missing, the allegations of SEAH cases implied that safeguarding principles expressed in contractual relationship between the fund manager Zero Hunger, Food Company as well as with the contracted agents and truck drivers had been violated, despite the due investment process.

The due diligence process did not capture the full risk for the local community members. Asking adult women for sexual favours in exchange for providing a service is a clear violation of human rights such as the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), the ILO C190 Convention on Violence and Harassment in the world of work and of company policies. The license to operate in the region, including the reputation of Food Company, was severely damaged.

## 4. How to prevent and respond to SEAH in investments

The key to preventing and responding to SEAH in the world of work is a company's ability to identify the relevant risks. This chapter presents a risk identification approach based on three interconnected levels, that together contribute to the overall SEAH risk: the contextual level, the external/operational level and the internal/company level.



SEAH risks can be significantly mitigated by building a company's overall capacity to prevent and respond to SEAH risks, and therefore this Good Practice Handbook also presents examples of how to do this.



**For further support:** **Annex 1** includes a SEAH risk assessment tool, which provides an example of how to analyse SEAH risks at contextual, external/operational and internal/company levels. **Annex 2** contains a maturity index on the capacity to prevent and respond to SEAH.

### 4.1 SEAH RISK ASSESSMENT

This section will share practical recommendations for applying the risk identification approach and constructing a score that can be used to illustrate the overall SEAH risk. This risk score then points to necessary mitigation measures.



**For further support:** It is recommended to read **Annex 2** – Risk Assessment Tool alongside this chapter.

#### 4.1.1 CONTEXTUAL RISK INDICATORS

An analysis of contextual risk should be carried out to understand both risks linked to gender inequality and prevalence of SEAH, and to support the mitigation of the risks.

Risks at this level consist of the contextual environment in which a portfolio company or project operates and includes for example a country's capacity to prevent and respond to GBV/SEAH. A contextual analysis may include a review of: existing laws and conventions to protect against GBV/SEAH; social protection systems for victims/survivors of SEAH; legislation to prevent and respond to SEAH; prevailing norms in the society as regards to gender equality and women's and girls' rights; perceptions related to SEAH and indicators of GBV.

Contextual risks may also be assessed by using and combining different indices or statistics. These indices are based on a review of nationally compiled indicators capturing aspects such as the ones mentioned above. Some international indices are:

- OECD Social Institutions and Gender Index [SIGI database](#)
- World Economic Forum [Global Gender Gap report](#)
- UN Gender Inequality Index [GII](#)

GBV tend to spike in post-conflict contexts, due to the general breakdown of the rule of law, the availability of small arms, the breakdown of social and family structures and the normalisation of gender-based violence as an additional element of pre-existing gender discrimination.<sup>1</sup> Social Institutions and Gender Index (SIGI) indicators suggest that the social acceptability of domestic violence is higher on average in fragile settings than in other environments.

Data collection is complicated, and it is particularly difficult to get verifiable data on GBV/SEAH. In fact, it is in general deemed that GBV is highly underestimated. For a deeper contextual analysis it is suggested to make use of international and local gender experts, and engage with local women's rights organisations who work with and/or have knowledge of how GBV/SEAH is perpetrated and experienced in the targeted geographical areas.



**For further support:** **Annex 8** with examples of ToR for a SEAH analysis.

### 4.1.2 EXTERNAL RISK INDICATORS

A company's external/operational risks largely depend on the nature of its operations which influences how interactions take place in relation to customers/external stakeholders and the type of power imbalances it may allow for/be conducive to<sup>42</sup>.

Some specific high-risk situations include:

- The company's staff works out in the field, engage with local communities far away from home or in an isolated setting, where perpetrators potentially have easier access to their targets and there may not be witnesses.
- The company's staff or customers/other stakeholders carry characteristics which situates them in a situation of less power, for example, being a female, young, disabled, of an ethnic/indigenous/religious or sexual minority, poor, displaced person/refugee/migrant or asylum seeker.<sup>43</sup>
- The company's staff have access to sensitive information of individuals.
- The company's staff provides goods and services to individuals in need.
- The company provides a service which requires either the company's staff to seek approval from public authorities or clients/other stakeholders to seek approval from the company's staff, which can open up a situation where sextortion can occur.

### 4.1.3 INTERNAL RISK INDICATORS

A company's internal risks for SEAH taking place within the workforce/workplace, depend, for example, on workforce composition and workplace structure, setting and culture. The internal risks could be understood and assessed based on verifiable indicators, such as poor gender balance or lack of diversity more generally, including how the workforce/workplace is organized.

Some specific high risk situations include:

- **Poor gender balance in management.** This is a risk because managers in the minority can feel isolated and may be, or appear to be, vulnerable to pressure (perceived or real) by the majority group. Managers in minority may also not raise topics if these are considered unimportant to the majority.
- **Poor gender balance in the workforce.** This is a risk because employees belonging to a minority can feel isolated and may be, or at least appear to be, vulnerable to pressure from others.
- **Lack of diversity in the workplace.** This is a risk because a historical and current lack of diversity will have an effect on where women and men of different ages, ethnicity, etc. work. A lack of diversity in the workplace means a lack of people of different gender, age, sexual orientation or gender identity and expression, ethnicity, socio-economic status, educational background and similar. This can include where people

<sup>42</sup> See also Australian government guideline (2019) on Preventing sexual exploitation, abuse and harassment: risk guidance note [here](#). See also US Equal Opportunity employment Commission chart of risk factors for harassment and responsive strategies [here](#).

<sup>43</sup> Interactions in the digital environment can also pose gender risks and can be seen in all sectors.

are placed in the company such as at top management, management, middle management, workers, core business, administrative staff. The employees in the minority can feel isolated and may be, or at least appear to be, vulnerable to pressure from others.

- **Predominately young workforce.** The reasons why this can pose a risk are various. In the early years of their employment, employees may be less aware of laws and workplace norms. Young employees may lack self-confidence to report or challenge unwanted conduct, such as SEAH. They may also be more susceptible to being taken advantage of by co-workers or superiors, particularly those who may be older and more established in their positions.
- **Offices located a distance away from the head office.** SEAH risks increase when workplaces isolated from the head office can develop sub-cultures of unwanted behaviour. Managers may feel (or may be) unaccountable for their own or their staff's behaviour and may act outside the bounds of workplace rules. Managers may also be unaware of how to address harassment issues and may be reluctant to call head office for direction.<sup>44</sup>

## EXAMPLES OF EXTERNAL AND INTERNAL RISKS (DOES NOT INCLUDE CONTEXTUAL RISKS)

### Examples of potential risks in the healthcare sector

**Hospital/specialised clinic environments** may carry SEAH risks, as power imbalances may arise putting clients at risk when they seek the service of medical care. For example, when a patient in a vulnerable situation (for example, being sick, poor and female) interacts with hospital staff, particularly in isolated settings. Hospital staff will also have access to sensitive information about the patient. The patient could also risk sextortion by being asked to provide sexual favours in exchange for medical care. In these situations, patients are most at risk, but company staff can also be at risk.

**Pharmacies** can have similar risks as hospital environments. However, the risks of unwelcome behaviour can be seen as lower given that interaction is less likely to take place behind closed doors. Risks may materialise as customers may be in a vulnerable situation, when they share sensitive information with pharmacy staff and rely on approval from pharmacy staff to get access to medicine. In these situations, clients are most at risk, but also company staff.

### Examples of potential risks in financial services

**Banks and financial institutions** (FI) often have access to sensitive (financial) information about their clients, which could be exploited by the staff. A client (representative) may also be exposed to sextortion by being in a position of requesting a service or approval from the bank/FI, giving rise to a power imbalance. The risk may increase if clients are in a vulnerable situation, if living under multiple discrimination risks (for instance, being poor, young, minority), and/or if interactions

<sup>44</sup> See also Australian government guideline (2019) on Preventing sexual exploitation, abuse and harassment: risk guidance note [here](#). See also US Equal Opportunity employment Commission chart of risk factors for harassment and responsive strategies [here](#).

take place in isolated spaces. Banks/ FI's own staff might also be at risk especially if staff members live under multiple discrimination, when the organisation has a gender imbalanced management, or in situations entailing the provision of services. These risks can also pose a risk of sextortion such as staff feeling forced to provide sexual favours in exchange for a promotion, etc.

**Microfinance institutions** can entail all the above-mentioned risks, especially if loan officers are working out in the field away from home. These situations will likely include interaction with customers who are in a vulnerable situation/live multiple discrimination with an increased risk of unwelcome behaviour from loan officers. Loan officers also have access to sensitive (financial) information, which can add to the created power imbalance in the provision of goods. These risks together can similarly pose a risk of sextortion, such as customers being forced into a situation where they feel forced to provide sexual favours in exchange for loan approval. Clients may generally be more likely to be at risk, but loan officers could also be at risk especially if they are in a vulnerable situation, for example, women employees travelling in out in the field.

### Examples of potential risks in the energy sector

**Energy generation** projects under construction usually entail an increase of temporary workers out in the field, which increases the risk of unwanted behaviour, particularly when interacting with people from local communities that carry characteristics putting them in a vulnerable situation. Although less common, these situations may also put temporary workers at risk, particularly if they are in a vulnerable situation/living multiple discrimination, for example, ethnic minority or female.

**Off-grid and mini-grid** projects pose a gender risk as staff often makes field visits or works temporarily in local communities. In these situations, both the local population and company staff in vulnerable situations/living multiple discrimination can be at risk of unwelcome behaviour, but more commonly the local population/clients. Power imbalances may arise as company staff have access to sensitive information, for example, gained from home installation visits, and provide goods/services. The latter can also pose a risk of sextortion, such as customers feeling forced to provide sexual favours in exchange for the good/service.

#### 4.1.4 MATURITY FOR THE PREVENTION OF AND RESPONSE TO SEAH<sup>45</sup>

A mature company management system for the prevention of and response to SEAH is essential to mitigate SEAH risks. Therefore, this Good Practice Handbook introduces a system which can be used to assess a company's maturity to prevent and respond to SEAH. The higher maturity, the lower the total risk.

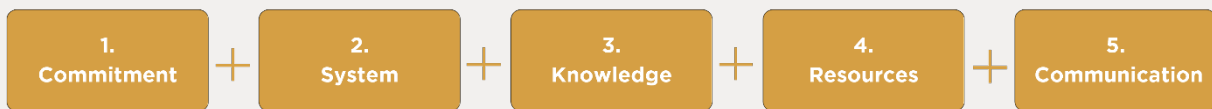
<sup>45</sup> Built on the NCG model for measuring organisational capacity to work with gender equality, [www.ncgsw.se](http://www.ncgsw.se), a model made use of by Sida in 'How Sida works with Gender Equality (2020)'.



**For further support: Annex 2** with the Maturity Index on the Prevention of and Response to SEAH.

IFC Environmental and Social Performance Standard number 1 (IFC PS 1) is all about building a sound environmental and social management system at the company level. The SEAH prevention and response capacity maturity index provides a tool to assess the management system in place to prevent and respond to SEAH aligned with the IFC PS 1.

Building and improving aspects of a company's capacity to prevent and respond to SEAH is, as with any company matter, closely related to management's priorities and agenda. If leadership is driving a gender equality agenda the following areas can be developed, which will support the SEAH risk management:



**1. Commitment** It is important that there is a clear mandate for the company to work with the prevention of and response to SEAH as part of their gender equality and decent work efforts. This includes the company expressing and communicating their commitment in a SEAH policy (which can be embedded into a wider gender equality and equal opportunity policy), and that the policy/ies are accompanied by action plans/strategic plan with dedicated human resources and funding.

**2. System** The company needs to have a system in place to support the prevention of and response to SEAH. This can include instructions for staff on how to conduct SEAH risk analysis at contextual, external/operational and internal risk levels for all investments; relevant KPIs in place, which are updated regularly and used to measure progress/backlash; a relevant monitoring system to capture SEAH, alongside functioning grievance and referral mechanisms, accessible to not only employees but also external stakeholders, including customers or potential local community members.



**For further support: Annex 6** contains input to the development of internal and external grievance mechanisms.

### What is a SEAH grievance mechanism?

It is a reporting mechanism for misconduct. There are clear principles for a grievance mechanism to assess, prevent and respond to SEAH, including confidentiality, safety, non-discrimination and victim/survivor centred. A grievance mechanism should offer several different channels to make a report, such as in-person, written paper form, digitally, and enable anonymous reporting.

### What is a SEAH referral mechanism?

It is a pathway of comprehensive support (financial, psychosocial, legal, medical) for the victim/survivor of GBV. It should be clear where/to which organisation or institution to refer the individual subjected to SEAH with a victim/survivor-centred approach.



**For more details**, please refer to **Annex 6**

**3. Knowledge** Staff and managers need to have a dialogue about SEAH, why and how to prevent and respond to SEAH, and how it links to gender equality. For this to be possible and fruitful, staff and managers need to have basic knowledge about WHAT these concepts mean, including in relation to business/investment operations and the workplace, WHY it is important to work with the prevention of and response to SEAH and HOW such work can be carried out.

**4. Resources** Company resources are allocated to prevent and respond to SEAH in proportion to the results from the risk assessment carried out. This should entail staff and/or an external expert available for questions and support. If external resources are identified and partner agreements are in place, this could include women's rights organisations with expert knowledge (for technical support, such as SEAH training) and as a potential partner in a referral mechanism (for victims/survivors of SEAH). Finally, capacity also entails having relevant tools for the prevention of and response to SEAH in place and that these are systematically made use of as well as regularly updated.

**5. Communication** Examples of communication entail SEAH being systematically raised during internal meetings on a regular basis with a learning objective (how to improve prevention and response to SEAH) by taking in, for example, expert knowledge and/or evidence-based publications. Another example is SEAH being raised in oral and written communication, and that awareness-raising material is visible throughout the organisation/company and areas of operation.

## 4.2 ACTIONS TO MITIGATE SEAH RISKS IN INVESTMENTS

A company with a mature management system for prevention and response to SEAH will have a relatively high ability to implement concrete actions to mitigate SEAH risks.

The higher the overall SEAH risk, the more prevention and response-actions will be needed. There is no context, nor is there any company, where the risk of SEAH does not appear. The overall mitigation measures presented below therefore always start with low risk (not with zero risk), which means that companies should always consider having the mitigation measures A-D in place. Further, the mitigation measures are listed in a cumulative manner, meaning that mitigation measures presented under medium, high and very high risk also includes all mitigation measures presented at the lower risk levels.

The list of mitigation measures is linked to the risk assessment tool (Annex 2).



The different mitigation actions can also be incorporated into an Environmental and Social Action Plan (ESAP), which forms part of a legally binding contract, for example, between an investor and a portfolio company.



**For further support: Annex 7** includes a detailed breakdown of SEAH mitigation actions.

#### **LOW RISK = MITIGATION MEASURES A-D**

- A. **Have a gender equality and equal opportunity policy**, or the same expressed in other documented policies and procedures, **which is clearly communicated.**
- B. **Have a SEAH policy**, or the same expressed in other documented policies and procedures, **which is clearly communicated.**
- C. **SEAH reporting and investigation process in place and communicated** (grievance mechanism for internal as well as for external SEAH).
- D. **Prevention/response to sextortion in place.**

#### **MEDIUM RISK = MITIGATION MEASURES A-F**

- E. **Have risk management processes, including for the risk of SEAH.**
- F. **In-depth gender equality, equal opportunity and SEAH training in place.**

#### **HIGH RISK = MITIGATION MEASURES A-G**

- G. **Recruitment and screening processes, as well as employment practices, address and manage the risk of SEAH.**

#### **VERY HIGH RISK = MITIGATION MEASURES A-I**

- H. **Strongly discourage social association**, for example, between workers out in the field and local community members, and between staff and managers, when such relationships are identified as damaging or unhealthy. It is also recommended to include in SEAH training the rationale for discouraging social association.
- I. **Strongly discourage engaging in an intimate relationship with people in vulnerable situations which involves sex**, including with persons involved in prostitution. Buying sexual services includes not only 'cash purchases' of sexual services from persons in prostitution, visits to brothels and similar commercial sex venues, but also 'private support' in the form of payment of living costs, rent and school fees in exchange for sexual favours.

## CASE STUDY: Part 3 - HOW

After a quick assessment of the situation, and a dialogue with Zero Hunger, Food Company and the contractors of agents and truck drivers it was decided to engage a third party SEAH expert, accepted by Zero Hunger, to support the process ahead. A report was also filed by Food Company with the local police, but the case was discharged by the local police without any further investigation.

Since Zero Power and Food Company had adopted policies in line with international conventions, going beyond the local legislation, an internal investigation took place. In this process the engaged SEAH expert identified a number of women, who shared their stories anonymously. One woman reported having gained access to the agent network service after providing the sexual favors demanded. This woman also reported that the exploitation continued after she started distributing her products through the agent network collecting maize from local farmers. The money from selling her products had been important for her, and she had been able to buy a small plot of land for constructing her own house. This woman did not want to make a report to the police, nor did she want to talk to the managers of Food Company or Zero Hunger about the situation. Other women reported similar stories including demands from truck drivers, some were in relationships and did not want their partners to know, some had declined the network service offered. Two men were identified by five women as being the perpetrators; both men are working as agents collecting maize from local farmers through the contractor.

The SEAH expert referred the women to a national women's rights organisation, who specializes in providing psychosocial services and support, including a psychologist who had expertise in providing support to victims/survivors of gender-based violence, as well as assistance with legal matters.

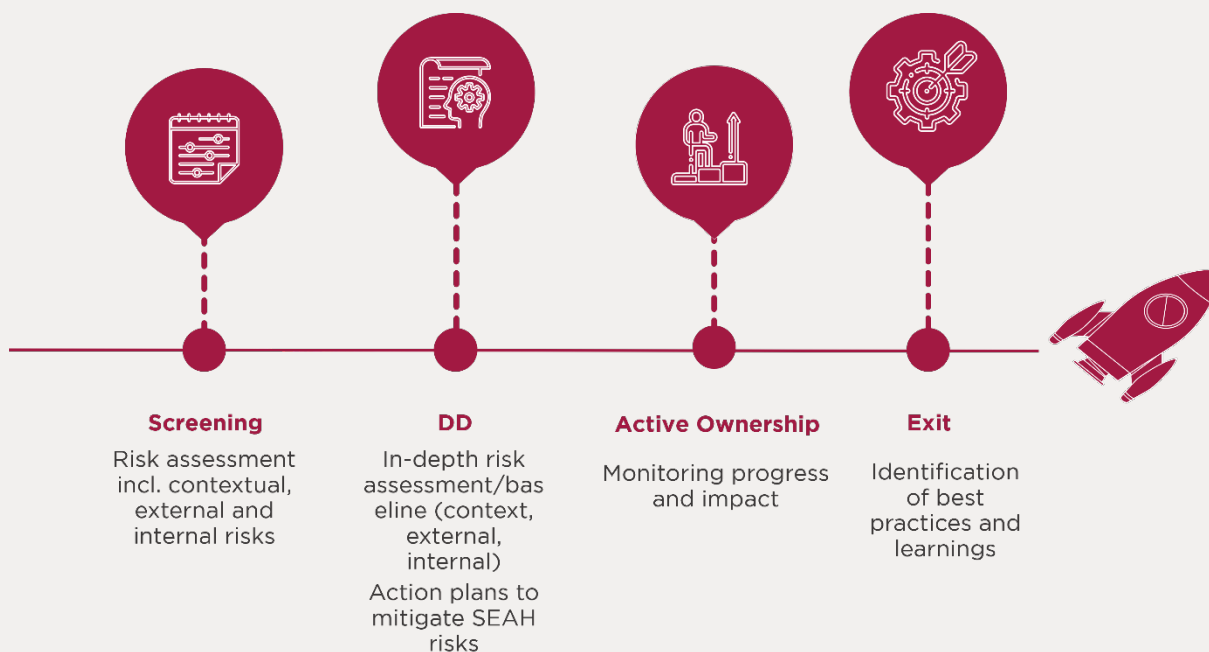
The contractor was asked by Food Company to dismiss the two men from their contracts with immediate effect. One woman decided to file a complaint with the police, with support from the women's rights organisation, and Food Company decided to pay for the legal assistance.

The severity of the situation and the SEAH expert's assessment that this may likely occur again did not only lead to a range of efforts to diminish further sexual exploitation, abuse and harassment in Food Company's operations, but also to changes at Zero Hunger.

Zero Hunger decided, among other things, to review and improve its due diligence process, increase internal understanding of SEAH risks in the investments, as well as improve and expand on monitoring work. A grievance mechanism, including a functional referral mechanism was developed at Zero Hunger and incorporated into the general communication strategy covering all investments. Food Company decided to improve the contractors' selection and in particular the monitoring process. Special emphasis was put on proactive measures to mitigate SEAH risks, such as annual sign-off of Code of Conduct by all employees and workers, and that SEAH trainings must be undertaken by all sub-contracted workers on Food Company's sites, in cooperation with local women's rights organisations and/or experts, as feasible.

## 5. When to do what?

Investors should incorporate the assessment and mitigation of SEAH risks in their investment processes. As with any other thematic area within the Environmental, Social and Governance (ESG) space, different steps of risk identification and mitigation are due at different stages of the investment process, including the prevention of and response to SEAH. This section includes a description of what to consider in terms of the SEAH risks in the different phases of the investment process: screening, due diligence (DD), active ownership and exit.



### 5.1 SCREENING

During the screening, the purpose of the SEAH assessment is to get an overview of SEAH risks and to guide the need and depth of due diligence. The screening can be conducted as a desktop study and should include an initial overall assessment of potential SEAH risks in relation to:

- a. the context(s) in which the potential investment is operating, and
- b. risks associated with external/operational aspects of the potential investment, and
- c. risks associated with internal traits of the potential investment.



**For further support:**

**Annex 1** includes a SEAH risk assessment tool, which provides an example of how to analyse SEAH risks at contextual, external and internal levels.

**Annex 3** includes SEAH support questions, methods and survey example.

## 5.2 DUE DILIGENCE (DD)

During DD, the purpose of the SEAH assessment is to get a deeper understanding of SEAH risks, including the maturity of the potential investment's management system to prevent and respond to SEAH, as well as to identify mitigation measures for integration in an Environmental and Social Action Plan (ESAP).

The SEAH risk assessment in the DD should deepen the understanding of the contextual, external and internal risks, and should include the potential investment's maturity and capacity to deal with these risks. It should also seek to identify actions to mitigate such risks, by analysing potential gaps in existing policies, practices, capacities and engagement with stakeholders (internal and external) as well as by addressing these gaps in ESAPs and other legal requirements as relevant.



***For further support:***

**Annex 1** with the maturity index on the prevention of and response to SEAH.

**Annex 3** includes SEAH support questions, methods and survey example.

### 5.2.1 APPROACH FOR SEAH RISK ASSESSMENT IN DD

Contextual risk assessment in DD can build on the findings from the screening phase, whereas the external and internal risk assessment should now delve deeper.

The risk assessment in DD can be initiated as a desktop analysis of relevant policies and other guiding documents, completed by interviews with management and staff representatives at different levels and parts of the organisation and with external stakeholders. The purpose of this is to identify relevant risks and capture the investment opportunity's capacity and maturity with regards to preventing and responding to SEAH. Further, a visual ocular review of the operating sites can be conducted for further information and verification of findings from the desktop study and interviews.

In high-risk and very high-risk settings (see Annex 2 on risk assessment) it is especially recommended to engage with representatives of external stakeholders such as local communities (both women and men) and civil society organisations specialised on gender, including women's rights organisations working with GBV and gender equality.

By including different stakeholders' perspectives into processes for assessing risk and identifying measures for preventing and responding to SEAH, investors and underlying investees are better equipped to find and roll out adequate solutions for effectively preventing and responding to SEAH.



***For further support:*** Section 4.2 Actions to mitigate SEAH risks in investments

**Annex 2** Maturity Index on the Prevention of and Response to SEAH,

**Annex 3** includes SEAH support questions, methods and survey example.

**Annex 4** Site visit guidelines (observations).

### 5.2.2 DEVELOPMENT OF AN ACTION PLAN

Risks and gaps identified during DD should feed into the Environmental and Social Action Plan (ESAP) informing how the underlying investee should strengthen their work with regard to preventing and responding to SEAH.

However, it is to be noted that real improvements in an investment's capacity to prevent and respond to SEAH cannot be solved solely through an ESAP, but requires maturity and buy-in from the underlying investee, in particular from the management. An investor can expect and monitor certain deliverables via ESAP, but the actual improvements stem from a change in management systems and a culture that must be created and delivered by the investment itself. These improvements go beyond policy papers.

The higher the buy-in and understanding of the risks are, the higher the likelihood that the underlying investee will effectively drive the prevention of and response to SEAH. A high buy-in is best supported by an inclusive and participatory approach in the DD process. SEAH is often perceived as a sensitive topic, but an inclusive approach supports the dialogue and work of identifying risks and mitigation measure together with the company, as opposed to doing it 'for' the company.



**For further support** for an inclusive process for creating buy-in, see: **Annex 10** includes an information sheet on SEAH which can be used as a first information leaflet.

### 5.2.3 CONTRACTUAL ARRANGEMENTS

One way of ensuring prevention of and response to sexual exploitation, abuse and harassment (SEAH) is by embedding requirements directly in the shareholder agreement alongside requirements on ESG performance.


## 5.3 ACTIVE OWNERSHIP

It is recommended that the investor develop a plan for active ownership that includes efforts for further supporting the prevention of and response to SEAH at investment level.

An active owner can address SEAH matters beyond follow-up of ESAP and annual monitoring for instance by:

- Providing input to policies, strategies and other guiding documents, for instance by sharing examples included in this Good Practice Handbook.
- Providing and facilitating access to gender equality and SEAH trainings.
- Following-up and supporting policy and strategy implementation.

- Facilitating contacts to subject matter experts, relevant civil society organisations and referral mechanisms.
- Conducting visual reviews of the premises from a SEAH perspective on a regular basis as part of site visits and audits.
- Engaging with staff and managers for support and follow-up.
- Seek Technical Assistance funding from investors to support improvements.

 **Annex 3** includes SEAH support questions, methods and survey examples.

## 5.4 EXIT

A responsible exit is all about knowing and showing the sustainability aspects of the investment and trying to ensure that the good practices are being maintained after the exit. From a SEAH perspective this could mean that the SEAH risk assessment is being updated prior to exit and any residual SEAH risks are being mitigated. It can also mean that the investor includes information on gender equality, non-discrimination and SEAH into its sales process to attract buyers who recognise the worth of these efforts, which might contribute to the valuation of the investment.

Although learning takes place throughout the investment process, it is recommended to include learnings regarding SEAH risk identification and management into an exit report. Investors' organisational capacity must be developed to meet and mitigate SEAH risks and to incorporate learning from investment processes as an important part of advancing the development of this capacity.

The exit phase can be a good opportunity to sum up and document learnings from having worked actively with the prevention of and response to SEAH throughout the life of the investment. It may also add branding value to the investor, as well as to the individual investment objects that SEAH matters have been addressed thoroughly, and that there is high readiness with regards to preventing and responding to SEAH. This is also an opportunity to provide any final recommendations to a company as regards their maturity to prevent and respond to SEAH.

## **TOOLS TO SUPPORT SCREENING AND DUE DILIGENCE**

**Annex 1 Risk assessment tool**

**Annex 2 Maturity index on the Prevention of and Response to SEAH**

**Annex 3 Screening, DD and monitoring questions for portfolio companies**

**Annex 4 SEAH site visits guideline (observations)**

## **TOOLS TO SUPPORT IMPLEMENTATION**

**Annex 5 Policy Guidance**

**Annex 6 Guidance for developing a SEAH grievance mechanism**

**Annex 7 Examples of SEAH mitigation actions**

**Annex 8 ToR for subcontracting SEAH experts**

**Annex 9 Key Performance Indicators on SEAH**

## **TOOLS TO SUPPORT KNOWLEDGE BUILDING**

**Annex 10 SEAH informational leaflet to companies (what, why and how)**

**Annex 11 SEAH Glossary**

**Annex 12 Further reading**

# Annex 1. SEAH Risk Assessment Tool

This Annex presents a sexual exploitation, abuse and harassment (SEAH) risk assessment tool that can guide investors in assessing SEAH risks and supporting prevention of and response to SEAH.

A risk assessment can never detect all risks – the main purpose of a risk assessment is to capture some overall and likely risk situations. The idea is to avoid assessing culture or people from an individual’s own moral values or ideas, and identify overall risks as objectively as possible.

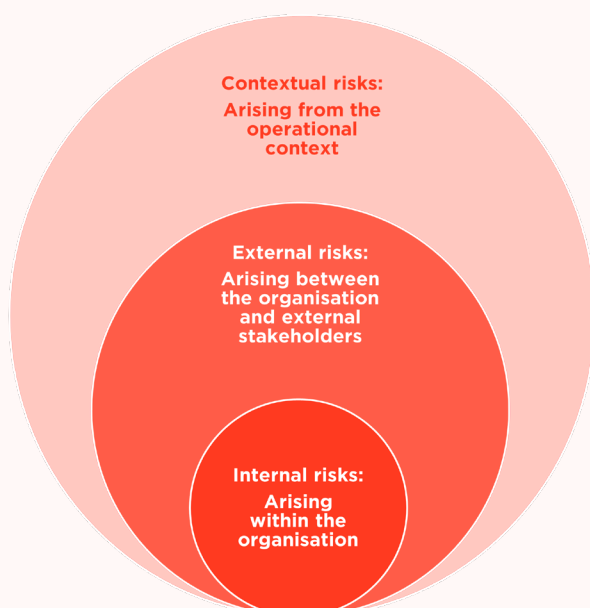
This tool provides an example for how a SEAH risk assessment could be structured. It can be used in whole or in part, and it may need tailoring to specific needs and challenges.

In early phases, this risk assessment can be done based on a document review. However, the assessment should be complemented by more in-depth analysis based on the Maturity index on prevention of and response to SEAH (see annex 2). Examples of mitigation actions, linked to the different levels of SEAH risk, can be found in Annex 7.

This tool draws on the experience of [Kvinna till Kvinna](#) and partner organisations’ work to address gender-based violence (GBV) in conflict-affected contexts, as well as existing global indices, indicators and material made available by actors such as UN Women, OECD and World Economic Forum. Please see references for further reading in Annex 13.

## THREE-LEVELLED RISK ASSESSMENT

Risk assessments of SEAH in relation to potential investment objects can be divided into three levels: the country’s contextual risk level, the company’s external risk level and the company’s internal risk level.





This tool generates a total risk score based on risk assessment for each of these three levels. Each individual risk score will then be added into one overall risk score. The tool proposes a scoring system which categorises investments into low, middle, high and very high-risk levels based on the overall risk score. The levels are subsequently made use of to determine what level of mitigation measures is needed.

## CALCULATING A CONTEXTUAL RISK SCORE

Contextual risks are made up by the macro environment in which an entity operates. In the risk assessment tool presented here it includes a country's level of ambition and/or capacity to prevent and respond to GBV/SEAH. This is one way of setting a contextual risk score, but other (e.g., further localised) approaches can be made use of as a complement.

Each country's contextual risks can be assessed by making use of different indices or statistics combined. Some international indices are:

- OECD Social Institutions and Gender Index [SIGI database](#)
- World Economic Forum [Global Gender Gap report](#)
- UN Gender Inequality Index [GII](#)

The indices above build on different types of indicators, measuring aspects such as access to labour market, positions, health, and GBV risks. To read more on how the indices are compiled and the exact content of the indicators, please go to the relevant websites.

A combination of several indices can be used for the contextual risk assessment as they are complementary. What is important is to get an idea of the overall likelihood/risk of SEAH in the context of operation.

To calculate a contextual risk score, one could, for example, make use of the ranking provided by the indices presented above or other indices, in the following manner:

Low risk (the 25% top ranked)	= a score of 1
Medium risk (25-50% top ranked)	= a score of 2
High risk (50-75% low ranked)	= a score of 3
Very high risk (75-100% low ranked)	= a score of 4

Use "contextual risk score" for calculation of total score. See further down on how risk scores are summarised.

## CALCULATING AN EXTERNAL RISK SCORE

External risks largely depends on the context in which interactions take place and the type of power-imbalance it may allow for, which could be exploited by an SEAH perpetrator. The likelihood that such power imbalances arise, resulting in increased risk of SEAH, can be influenced by the nature of the operations as well as type of setting and characteristics of those involved (e.g. gender). Thus, external risks can be

generalised for different sectors. In short, the following aspects can contribute to a high-risk environment (examples can also be found in section 4 in the Handbook):

RISK AREAS	ANSWER YES (1) OR NO (0)
<p><b>1. Company staff work in the field, away from home or in an isolated setting.</b></p> <p>This could result in increased risk because: Perpetrators have relatively easy access to their targets while away from home. There are no witnesses.</p>	
<p><b>2. Company staff or customers/other stakeholders carry characteristics which situates them in a situation of less power</b> (e.g. being female, young, disabled, part of an ethnic/indigenous/religious or sexual minority, poor, or a displaced person/refugee/migrant or asylum seeker).<sup>1</sup></p> <p>This could result in increased risk because:</p> <ul style="list-style-type: none"> <li>Supervisors or other people with power/authority over employees (or members of the local community) can feel emboldened to exploit e.g. employees (or members of a local community). This may include customers who can target employees.</li> <li>Employees or members of a local community are less likely to know their rights and be able to understand and navigate a complaint mechanism (due to language insufficiencies or limited education). Perpetrators are well aware of the vulnerable situation of their victims.</li> <li>Undocumented workers may be especially vulnerable to sexual exploitation, abuse and harassment or the fear of retaliation if reported.</li> </ul>	
<p><b>3. Company staff have access to sensitive information over individuals.</b></p> <p>This could result in increased risk because:</p> <ul style="list-style-type: none"> <li>This can create a power imbalance that may be exploited.</li> </ul>	
<p><b>4. Company provides goods and services to individuals in need.</b></p> <p>This could result in increased risk because:</p> <ul style="list-style-type: none"> <li>This can create a power imbalance that may be exploited.</li> </ul>	
<p><b>5. Company provides a service which requires either company staff to seek approval from persons in a position of authority over them or clients/other stakeholders to seek approval from company staff.</b></p>	

<sup>1</sup> Interactions in the digital environment can also pose gender risks and can be seen in all sectors.

This could result in increased risk because: <ul style="list-style-type: none"> <li>This can create a power imbalance that may be exploited.</li> </ul>	
<b>Summary external risk score</b> (maximum points are 5):	

An external/operational risk score can be calculated by adding up the number of ‘YES’ to the above questions;

0 or 1	= a score of 1 (low risk)
2	= a score of 2 (medium risk)
3 or 4	= a score of 3 (high risk)
5	= a score of 4 (very high risk)

Use the “external risk score” for calculation of total score. See further down on how risk scores are summarised.

## CALCULATING AN INTERNAL RISK INDICATOR SCORE

Internal risks largely depends on organisational structure and governance (e.g. poor gender balance and lack of equal opportunities, poor SEAH policies and communication thereof, and a workplace culture that does not prevent GBV/SEAH). Therefore, internal risks cannot easily be generalised by sector.

**Other risks factors** which are well known, but may be difficult for investors to detect (and therefore not included in this risk assessment) are:

- An organisational culture which normalise sexualised banter:** Opinions of employees and managers on what kind of jokes are ok and not.
- An organisational culture which tolerates/encourages alcohol consumption.** Obvious examples are places where alcohol is served such as bars, restaurants serving alcohol, events and similar. However, alcohol-encouraging cultures can also exist in other sectors and lines of business. This may be less obvious to detect.

In short, the following aspects can contribute to a high-risk environment:

RISK AREAS	ANSWER YES (1) OR NO (0)
<p><b>1. Poor gender balance in senior management</b> (Male dominated leadership – Less than 30% women, more than 70% men)</p> <p>This could result in increased risk because:</p> <ul style="list-style-type: none"> <li>Managers belonging to the minority can feel isolated and may be, or appear to be, vulnerable to pressure (perceived or real) by the majority group.</li> </ul>	

<ul style="list-style-type: none"> <li>Managers in minority may not raise topics if these are considered unimportant to the majority</li> </ul>	
<p><b>2. Poor gender balance in the workforce</b></p> <p>(Male dominated workforce - Less than 40% women, more than 60% men)</p> <p>This could result in increased risk because:</p> <ul style="list-style-type: none"> <li>Employees belonging to a minority can feel isolated and may be, or at least appear to be, vulnerable to pressure from others.</li> </ul>	
<p><b>3. Lack of diversity</b></p> <p>A historic and current lack of diversity in the workplace is for instance lack of employees of different sex, age, sexual orientation or gender identity, ethnicity, socio-economic status, educational background and similar, and will have an effect on where women and men of different ages, ethnicity etc. work. This can include not incorporating diversity in different layers such as top management, management, middle management, admin staff, worker and on what types of positions people have (e.g. women belonging to majority ethnicity may be HR managers, communication, admin and women belonging to minorities are employed as cleaners. “Majority men” are CEOs, CFOs, while “minority men” are blue-collar workers and drivers).</p> <p>This is a situation of risk because:</p> <ul style="list-style-type: none"> <li>The employees in the minority can feel isolated and may actually be, or at least appear to be, vulnerable to pressure from others.</li> </ul>	
<p><b>4. A predominantly young workforce</b></p> <p>This is a situation of risk because:</p> <ul style="list-style-type: none"> <li>Employees in their first or second jobs may be less aware of laws and workplace norms and regulations.</li> <li>Young employees may lack the self-confidence to report or challenge unwanted conduct, such as SEAH cases.</li> <li>They may also be more susceptible to being taken advantage of by co-workers or superiors, particularly those who may be older and more established in their positions.</li> </ul>	
<p><b>5. Isolated workplaces</b> (small groups isolated from the headquarters office for instance)</p> <p>This could result in increased risk because:</p> <ul style="list-style-type: none"> <li>Workplaces isolated from the headquarters office can develop sub-cultures of unwanted behaviour.</li> <li>Managers may feel (or may actually be) unaccountable for their own or their staff behaviour and may act outside the bounds of workplace rules.</li> <li>Managers may also be unaware of how to address harassment issues and may be reluctant to call headquarters for direction.</li> </ul>	
<p><b>Summary internal risk score</b> (maximum points are 5):</p>	

An internal risk score can be calculated by aggregating the number of “YES” responses to the above questions:

0 or 1	= a score of 1 (low risk)
2	= a score of 2 (medium risk)
3 or 4	= a score of 3 (high risk)
5	= a score of 4 (very high risk)

Use the ‘internal risk score’ for calculation of total score. Use the summary of risks below.

## SUMMING UP THE RISK SCORES

Once a risk score for each of the three levels of the SEAH risk assessment has been calculated, an overall risk score can be identified by calculating an average of the three scores.

	Low risk	Medium risk	High risk	Very high risk
Contextual score	1	2	3	4
External indicators	1	2	3	4
Internal indicators	1	2	3	4

### Example of calculation of total risk score:


An investment may be in a high-risk context (3) with very high-risk external factors (4) but implemented by a company with internal traits to be of low risk (1). The total risk assessment would then be:

Result = (3 high risk country context +4 very high risk external +1 low internal ) / 3  
= 2.66 = high risk

Total

1	low risk
1.1-2	medium risk
2.1-3	high risk
3.1-4	very high risk

The maturity of a company in terms of preventing and responding to SEAH is significant for lowering the total risks score. The more mature the organisation is the lower the final risk.


 To identify the level of maturity please see **Annex 2** with the maturity index on prevention of and response to SEAH. The maturity level should be included, together with the total risk score, in the calculation of the final SEAH risk.

1. Excellent company capacity
2. Good company capacity
3. Improvement toward good capacity
4. Low capacity

That the maturity level is of high importance for diminishing the SEAH risk in the investments is reflected in the scoring by giving the total risk score (context and external/internal traits) and the maturity level the same weight. As shown in the example below, an excellent capacity would lower the SEAH risk to medium level.

Final result = (2.66 on context/external and internal risk + 1 for an excellent company capacity score) / 2 = 1.83 which is a medium risk

The final result is made use of to identify mitigation measures that are colour-coded from green to red.

 **Annex 7** contains proposed risk mitigation measures organised according to risk level.

## Annex 2. Maturity Index on the Prevention of and Response to SEAH

The Maturity Index for the Prevention of and Response to SEAH can be used by investors to assess their (potential) investments or clients, alternatively by portfolio companies themselves to set a baseline for what they can improve. The maturity index can also serve as a basis for developing an action plan to move the portfolio company towards improved capacity in the prevention of and response to SEAH.

\*The scores 1-4 on maturity presented in the table below can be made use of in the overall risk assessment. The higher the number, the higher the risk. See also Annex 1 with the risk assessment tool.

- 1. Excellent company capacity
- 2. Good company capacity
- 3. Improvement towards good capacity
- 4. Low capacity

	<b>Low capacity</b> (Score 4 for risk assessment*)  (Low capacity to identify SEAH risks)	<b>Improvements towards good capacity</b> (Score 3 for risk assessment*)  (Can identify SEAH risks)	<b>Good capacity</b> (Score 2 for risk assessment*)  (Can identify and have some measures in place to respond to SEAH risks)	<b>Excellent capacity</b> (Score 1 for risk assessment*)  (Can identify, and respond to SEAH risks)
<b>Commitment</b>	<ul style="list-style-type: none"> <li>➔ No mandate to work with SEAH prevention and response within gender equality and equal opportunities.</li> <li>➔ Lack of a gender equality or equal opportunity policy addressing SEAH or a SEAH stand-alone policy.</li> </ul>	<ul style="list-style-type: none"> <li>➔ Unofficial mandate to work with SEAH prevention and response within gender equality and equal opportunities.</li> <li>➔ Policy addressing SEAH, as a stand-alone or alongside gender equality and equal opportunity, under development.</li> </ul>	<ul style="list-style-type: none"> <li>➔ Mandate to work with SEAH prevention and response within gender equality and equal opportunities is clear.</li> <li>➔ Policy addressing SEAH, as a stand-alone or alongside gender equality and equal opportunity, in place.</li> </ul>	<ul style="list-style-type: none"> <li>➔ Mandate to work with SEAH prevention and response within gender equality and equal opportunities is clear and widely communicated.</li> <li>➔ SEAH policy in place alongside, or clearly integrated in, gender equality and equal opportunity policy.</li> <li>➔ Strategies to implement policies funded and active.</li> </ul>

	<b>Low capacity</b> (Score 4 for risk assessment*)  (Low capacity to identify SEAH risks)	<b>Improvements towards good capacity</b> (Score 3 for risk assessment*)  (Can identify SEAH risks)	<b>Good capacity</b> (Score 2 for risk assessment*)  (Can identify and have some measures in place to respond to SEAH risks)	<b>Excellent capacity</b> (Score 1 for risk assessment*)  (Can identify, and respond to SEAH risks)
	<ul style="list-style-type: none"> <li>➔ Lack of strategies to implement policy addressing SEAH.</li> </ul>		<ul style="list-style-type: none"> <li>➔ Strategy addressing prevention and response to SEAH in place.</li> </ul>	
<b>Systems in place</b>	<ul style="list-style-type: none"> <li>➔ No SEAH analysis takes place.</li> <li>➔ Lack of gender equality, equal opportunities and/or SEAH-specific KPIs.</li> <li>➔ Lack of a monitoring system that can capture SEAH.</li> <li>➔ Lack of grievance mechanism (internal and external).</li> <li>➔ Lack of referral mechanisms.</li> </ul>	<ul style="list-style-type: none"> <li>➔ SEAH analysis carried out as a result of individual staff interest.</li> <li>➔ Some gender equality, equal opportunities and/or SEAH-specific KPIs in place.</li> <li>➔ Monitoring system (which goes beyond self-reporting) is under development.</li> <li>➔ Grievance mechanism (internal and external) under development.</li> <li>➔ Referral mechanism under development/being identified.</li> </ul>	<ul style="list-style-type: none"> <li>➔ Instructions for SEAH analysis in place.</li> <li>➔ SEAH-specific KPIs in place.</li> <li>➔ Monitoring system (that goes beyond self-reporting) in place/integrated e.g. into E&amp;S Management System.</li> <li>➔ Grievance mechanism (internal and external) in place and communicated.</li> <li>➔ Referral mechanisms in place/identified, for staff as well as for local community members (as needed).</li> </ul>	<ul style="list-style-type: none"> <li>➔ SEAH analysis incorporated into the investment process and made use of by staff on all investments.</li> <li>➔ SEAH-specific KPIs in place, updated regularly and used to evaluate progress.</li> <li>➔ Monitoring system that can capture SEAH in place/integrated e.g. into E&amp;S Management System and used on all investments.</li> <li>➔ Grievance mechanism (internal and external) in place and communicated.</li> <li>➔ Referral mechanisms in place/identified for staff as well as for local community members (as needed).</li> </ul>
<b>Knowledge</b>	<ul style="list-style-type: none"> <li>➔ There is a lack of knowledge among staff and managers about:</li> </ul>	<ul style="list-style-type: none"> <li>➔ Awareness raising sessions on SEAH are carried out.</li> </ul>	<ul style="list-style-type: none"> <li>➔ Training sessions on SEAH are carried out.</li> </ul>	<ul style="list-style-type: none"> <li>➔ Training sessions on SEAH are regularly carried out.</li> </ul>



	<b>Low capacity</b> (Score 4 for risk assessment*)  (Low capacity to identify SEAH risks)	<b>Improvements towards good capacity</b> (Score 3 for risk assessment*)  (Can identify SEAH risks)	<b>Good capacity</b> (Score 2 for risk assessment*)  (Can identify and have some measures in place to respond to SEAH risks)	<b>Excellent capacity</b> (Score 1 for risk assessment*)  (Can identify, and respond to SEAH risks)
	<ul style="list-style-type: none"> <li>• What SEAH is,</li> <li>• Why it is important to work with SEAH prevention and response.</li> <li>• How to prevent and respond to SEAH.</li> </ul> <p>➔ No awareness raising sessions on SEAH carried out.</p>	<p>➔ There is knowledge among staff and managers about:</p> <ul style="list-style-type: none"> <li>• Basic knowledge about what SEAH is.</li> <li>• Basic knowledge about prevention and response to SEAH's relevance for work is under development.</li> <li>• Basic knowledge on how to prevent and respond to SEAH is under development.</li> </ul>	<p>➔ There is knowledge among staff and managers about:</p> <ul style="list-style-type: none"> <li>• Basic knowledge about what SEAH is and how it links to gender equality and equal opportunity.</li> <li>• Basic knowledge about prevention and response to SEAH's relevance for work in place.</li> <li>• Basic knowledge on how to prevent and respond to SEAH in place.</li> </ul>	<p>➔ There is knowledge among staff and managers and they report feeling comfortable having dialogues around:</p> <ul style="list-style-type: none"> <li>• What SEAH is, how it links to gender equality and equal opportunities.</li> <li>• Why it is important to work with SEAH prevention and response.</li> <li>• How to develop the work of preventing and responding to SEAH.</li> </ul>
<b>Resources</b>	<p>➔ No resource allocation to work to prevent/respond to SEAH.</p> <p>➔ No staff or external expert support on SEAH prevention and response is available.</p> <p>➔ No referral mechanism in place.</p> <p>➔ No SEAH prevention and response tools in place.</p>	<p>➔ Ad hoc resources/funds are allocated to the prevention of and response to SEAH.</p> <p>➔ Ad hoc resources/time is allocated for SEAH prevention and response work amongst dedicated staff.</p> <p>➔ External resources are being identified, including women's rights organisations with expert knowledge (for support) and as a potential</p>	<p>➔ Resources are allocated for the prevention of and response to SEAH in proportion to the risk assessment carried out.</p> <p>➔ Resources/time is allocated for SEAH prevention and response work amongst dedicated staff and for trainings for all staff/managers.</p> <p>➔ External resources are identified, including women's</p>	<p>➔ Resources are allocated for the prevention of and response to SEAH in proportion to the risk assessment carried out.</p> <p>➔ Staff or external expert support is available for questions and support and their knowledge is being requested.</p> <p>➔ External SEAH resources (experts, organisations) are identified and partner agreements in place, including women's rights organisations</p>

	<b>Low capacity</b> (Score 4 for risk assessment*)  (Low capacity to identify SEAH risks)	<b>Improvements towards good capacity</b> (Score 3 for risk assessment*)  (Can identify SEAH risks)	<b>Good capacity</b> (Score 2 for risk assessment*)  (Can identify and have some measures in place to respond to SEAH risks)	<b>Excellent capacity</b> (Score 1 for risk assessment*)  (Can identify, and respond to SEAH risks)
		partner in a referral mechanism (for victims/survivors of SEAH). → SEAH prevention and response tools for staff and managers under development.	rights organisations with expert knowledge (for support) and as a potential partner in a referral mechanism (for victims/survivors of SEAH). → SEAH prevention and response tools for staff and managers available.	with expert knowledge (for support) and as a potential partner in a referral mechanism (for victims/survivors of SEAH). → SEAH prevention and response tools for staff and managers in place and made use of and are regularly updated.
<b>Communication</b>	→ Lack of internal oral, written and/or visual communication on SEAH. → Lack of communication with external stakeholders around SEAH. → Lack of communication with a vision to increase learning around SEAH.	→ Internal meetings with staff/managers include SEAH prevention and response on an ad hoc basis. → Written communication on SEAH is under development (to be considered in line with communication in general). → Preventive SEAH messages under development internally as well as externally where the organisation operates.	→ Internal meetings with staff/managers include SEAH prevention and response. → Written communication on SEAH in place (to be considered in line with communication in general). → Preventive SEAH messages are visible internally (such as posters) as well as externally where the organisation operates (as relevant).	→ Internal regular meetings with staff/managers on SEAH prevention and response with a learning objective (how to improve work), taking in expert knowledge and/or evidence-based publications. → SEAH is raised in written and oral communication. → Preventive SEAH messages are visible internally as well as externally where the organisation operates, are updated regularly (as relevant).

# Annex 3. SEAH support questions, methods and survey example

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This annex contains:

- Questions an investor might ask alongside other E&S questions (e.g., on human rights, gender equality, non-discrimination and equal opportunities more generally) to specifically capture potential SEAH risks. This requires that the interviewer understands how SEAH risk may arise, something which can be identified in a preceding desk review.
- Description of methods to assess SEAH risks and main considerations to keep in mind when applying them.
- An example of a survey, which can be made use of in DD processes or as part of the company's annual monitoring of work environment and SEAH in the workplace.

## 3.1 EXAMPLE QUESTIONS

Some of the questions could be part of monitoring questionnaires, meanwhile some could be relevant for audits, meetings and similar. The questions could be seen as inspiration, for instance, for members of LPACs (Limited Partner Advisory Committee) or Sustainability Committees to facilitate discussions on specific portfolio companies. The relevant IFC Performance Standard (IFC PS) are indicated per group of questions in the list below.

All questions to individuals or to focus groups should be preceded with an explanation of what the questions are for, how the answers will be made use of and how the answers will be communicated onwards, if answers will be anonymously treated etc.

### **1. Commitment to international standards and frameworks (depending on answer this may be relevant for IFC PS 1, 2, 4, 5, 7)**

1.1 Does the company refer to any SEAH related international commitments? How? Where? If yes answer the following questions.

1.2 Please provide example on how these are incorporated into the daily work of the company.

1.3 Is the company committed to non-discrimination? If yes, how is this manifested?

1.4 Is the company committed to equal opportunities? If yes, how is this manifested?

1.5 Is the company committed to the prevention of and response to SEAH? If yes, how is this manifested?

## **2. Documentation (depending on answer this may be relevant for IFC PS 1, 2, 4, 5, 7)**

2.1 Does the company have a policy to promote gender equality, non-discrimination and equal opportunity in place? If yes answer the following questions.

2.2 Does the company have an organisational plan to achieve this Policy?

2.3 Does the company have a budget for realising this organisational plan?

2.4 Does this Policy also apply to contractors, business partners or other stakeholder who form part of the investment, i.e., not only to the company's own operations?

2.5 Does the company have a policy to prevent and respond to Sexual Exploitation, Abuse and Harassment in place? If yes answer the following questions.

2.6 Does the company have an organisational plan to achieve this Policy?

2.7 Has the company set aside funds for realising this organisational plan?

2.8 Does this Policy also apply to contractors, business partners or other stakeholder who form part of the investment, i.e., not only to the company's own operations?

## **3. Systems in place (relevant for IFC PS 1, 2, 4)**

3.1 Does the company follow national legislation concerning:  
- parental leave (maternity and paternity leave)  
- equal remuneration (equal pay for equal worth)

3.2 Does the company monitoring plans/systems address gender equality, equal opportunity and non-discrimination?

If yes - In what way and by what means? (e.g., does the company disaggregate HR statistics based on gender in its own operations or for investments)

If no - do you see any needs?

3.3 Does the company assess and monitor Health and Safety, e.g., with procedures that address the specific health, safety and hygiene needs of women at work and while commuting to and from work?

3.4 Does the company assess and monitor if contractors/partners and other key stakeholders have Health and Safety procedures that involve a response plan and preventive and responsive measures for SEAH? In what way and by what means?

3.5 Does the company assess general risks of discrimination, equal opportunities and SEAH? In what way and by what means? (e.g., make use of KPIs). Please provide examples.

3.6 Does the company's monitoring plans/systems address the prevention of and response to Sexual Exploitation, Abuse and Harassment?

If yes -by what means?

If no – do you see any needs?

3.7 Does the company have a mechanism in place to receive and respond to complaints relating to gender equality, non-discrimination and SEAH from local communities, public or civil society organisations?

#### **4. Knowledge (relevant for IFC PS 1 and 2)**

4.1 How do you assess the company's staff and managers' knowledge about non-discrimination and equal opportunities?

Please provide examples.

4.2 How do you assess the company's staff and managers knowledge on sexual exploitation, abuse and harassment risks?

Please provide examples.

4.3 How do you assess the company's staff and managers knowledge to detect and deal with sexual exploitation, abuse and harassment cases?

Please provide examples.

4.4 Are the company's staff and managers trained in what prevention of and response to sexual exploitation, abuse and harassment is, why it is important to counter for the company and individuals and how to counter SEAH? (Regularly?)

Please provide examples.

If yes, please answer the following question.

4.5 Who provided the training (e.g., independent consultant, another investor, training organisation, in-house training), number of staff trained and frequency of training

#### **5. Resource allocation (relevant for IFC PS 1)**

5.1 Has the company set aside resources (human, money, time) to monitor, counter SEAH?

5.2 Does the company have access to internal or external experts to provide advice on prevention and response to SEAH?

5.3 Does the company have tools (questionnaires, guidelines and similar) available to prevent and respond to SEAH?

#### **6. Communication (relevant for IFC PS 1 and 4)**

6.1 Does the company communicate to staff, managers and local communities zero tolerance towards SEAH (e.g., sharing policy)?

6.2 Does the company communicate to staff, managers and local communities the grievance mechanisms in place to prevent and respond to SEAH?

6.3 Does the company include women and men equally into the stakeholder consultations?

## **7. Contract management, e.g., with contractors and business partners (relevant for IFC PS 1, 2, 4, 5, 7)**

7.1 Are contractors and business partners informed about the expected commitment to gender equality, non-discrimination, equal opportunities and prevention of and response to SEAH? In what way and by what means?

7.2 How does the company deal with contractors' and business partners' commitment to gender equality, non-discrimination, equal opportunities and prevention of and response to SEAH? In what way and by what means?

7.3 Are the company's contractors and business partners contractually obligated to counter discrimination and prevent and respond to SEAH (internally and in engagement with local communities)? In what way and by what means?

7.4 Are the commitments made by contractors and business partners being monitored by the company? In what way and by what means?

7.5 Are the company's contractors and business partners required to have a mechanism in place to receive and respond to complaints relating to gender non-discrimination and sexual exploitation, abuse and harassment from the public or civil society organisations? In what way and by what means?

## **8. Examples of questions to civil society organisations active in the area of the investment (IFC PS 4 and 5)**

(Preferably local women's associations or other types of CSOs working with and for gender equality)

8.1 Do you work in area XX? With what?

8.2 What kind of contact do you have with people in a given area?

8.3 Considering investment - what are the main opportunities for people in a given area (difference for women and men, from different groups as relevant)?

8.4 Considering investment - what are the main risks for people in a given area (difference for women and men, from different groups as relevant) - consider at work, to and from work.

8.5 Specific groups who are in vulnerable situations? (e.g. young women, elderly, ethnic minority)

8.6 What should the investment absolutely do (within limits of the investment)/ absolutely not do?

8.7 Can the CSO act as a potential support (for trainings, cases with victims/survivors, community engagement)?

## 9. Examples of questions to members of local communities/representatives

Important that women and men of different groups, opinions and perspectives are included (relevant parameters for group divisions are for instance age, ethnicity, caste), and that interviews are conducted both separately (e.g., women and men apart) and together.

The following questions are formulated as focus group interview guiding questions (but these must be adapted and developed to suit context and culture in any given area), several of them needs preceding explanations to what the questions are about and why they are asked.

### 9.1 Culture and norms prevailing in community (IFC PS 4, 5, 7)

9.1.1 Can you describe the typical roles and responsibilities of men and women?  
e.g., What does a typical day look like for women and men here – differences?

9.1.2 Can you describe what women should do? Should not do? (According to social/cultural norms)  
(At home, in community, at work, to and from work)

9.1.3 Can you describe what men should do? Should not do? (According to social/cultural norms)  
(At home, in community, at work, to and from work)

### 9.2 Opportunities related to the investment (IFC PS 2, 4, 5, 7)

9.2.1 What are the main opportunities (e.g., in relation to hiring of people, impact on community, for women specifically and for men, of different groups as relevant)

9.2.2 What do you recommend the company to do to ensure opportunities are realised (within reason)?

### 9.3 Risks related to the investment (IFC PS 2, 4, 5, 7)

9.3.1 What are the main risks (e.g., in relation to transportation, hiring of people, impact on community, for women specifically and for men, this may differ depending on age, ethnicity and other parameters)?

9.3.2 Do you know of/hear of any cases of violence (sexual exploitation, abuse and harassment) in the area?

If yes, answer the following question.

9.3.3 Do you see any risk (for women or for men) if they report any of the identified risks above?

### 9.4 Mitigation measures to avoid risks (IFC PS 2, 4, 5, 7)

9.4.1 How can risks be mitigated?

## 10. Monitoring

Monitoring can make use of the DD questions, check systems are in place, engage with staff/managers to understand how the SEAH system is operationalised. Monitoring should ask follow-up questions on any new risks or opportunities identified in between monitoring activities. Below an example of a matrix for a monitoring plan, KPI examples can be found in [Annex 9](#).

WHAT TO MONITOR  (INSERT RELEVANT KPIS)	HOW WILL MONITORING BE DONE  (METHODS)	WHERE	WHEN	WHO COLLECTS DATA	WHO DOES THE ANALYSIS	COST  (FUNDS, TIME)	BASELINE DATA  (TO BE ESTABLISHED DURING DD)
# and % of portfolio companies with a SEAH funded strategy	Portfolio companies to report and share strategy	n/a	Annually	ESG	ESG	Time of ESG/impact team	E.g. 1 out of 7 (14%) of portfolio companies with a funded strategy
# and % of SEAH cases reported annually (disaggregated by company/sector)	Portfolio companies will report on cases (internal and external) on an annual basis. Companies are expected to carry out annual HR surveys and to report on the whistleblowing system in place.  Fund manager will follow-up with third party monitoring on potential SEAH cases in local communities.	At the company's premises  In local communities	Annually	ESG	ESG	Time of ESG team  Third party expert engaged	E.g. of 8 companies in the portfolio, 3 (37%) have reported incidents. 2 in energy and 1 in health sector.
# and % of companies where staff and managers has undertaken SEAH training (disaggregated by sex, position), including victim/survivor-based approach sensitisation	Portfolio companies to report	n/a	Annually	ESG	ESG	Time of ESG/impact team	E.g. 2 out of 7 (29%) of portfolio companies had one training.  1 out of 7 (14%) portfolio companies have annual SEAH refresher courses and discussions.
% of companies with a communicated referral mechanism in place (e.g. where to send staff, local community stakeholders in case SEAH complaints and treatment)	Portfolio companies to report annually  Visit site – visual review	n/a  At site	Annually  Bi-annually	ESG	ESG	XX USD for site visit, potentially 0 USD if done by investor while undertaking other meetings	



## 3.2 METHODOLOGIES FOR ASSESSING SEAH RISKS

This part of the annex contains an overall description of methodologies that can be used for assessing SEAH risks. They can, for instance, be made use of by investors, portfolio companies and third-party (e.g. contractors/consultants) in DD processes and monitoring stages. They can support both the identification of risks, but also identification of practical solutions.

Raising aspects such as SEAH in interviews require a gender and SEAH sensitive approach to ensure people feel they can trust and be safe with the interviewer. This includes (but is not limited to): guaranteeing that individuals can remain anonymous, ensuring individuals do not feel judged or shamed, ensuring that individuals understand the purpose of the interviews as well as how the results of the interviews will be made use of.

Contracting gender/SEAH experts for interviews/facilitated discussions may be needed to ensure that no harm comes to the individuals interviewed or other people in their surroundings during or as a result of engagement.

The selection of who will be interviewed should adequately represent potentially diverse viewpoints and concerns and should be sensitive to gender or other sources of bias.

Ensure you have both women and men in the groups you select, groups could be: Local officials and local representatives, local NGOs, staff and managers in a portfolio company in different types of position. Interviews with key resource persons are used to develop an in-depth understanding of context, processes and issues; assess unintended impacts; and gather opinions about the relevance and quality of gender equality and SEAH risks and measures.

### 1. Focus Group Discussions (FGD)

Focus Group Discussions (FGD) are particularly useful to explore perceptions and opinions about specific matters, such as the risk for SEAH and how to counter it, areas that need improvement etc. The information collected is mainly qualitative but can be quantitative data too (by counting types of answers, or ranking of how people prioritise things, etc.).

The strength of FGD is to allow participants to agree or disagree with each other so that it provides insights into how a group thinks about an issue, about the range of opinion and ideas, and the inconsistencies and variations that exist in a particular company or community in terms of beliefs and their experiences and practices.

FGDs can be used to explore the meanings of survey findings that cannot be explained statistically, the range of opinions/views on a topic of interest, and/or to collect a wide variety of local terminology. FGD can also be useful in understanding more precisely the opinions among different parties involved in a process (for instance in gender/SEAH policy processes).

To organise FGD in a company or a community the following steps are useful:

- The sessions need to be prepared by identifying the main objective(s) of the meeting, developing key questions, developing an agenda, and planning how to record the session.
- Identify and invite suitable discussion participants. The ideal number is between six and twelve.
- For FGD on SEAH it is recommended to organise separate meetings with women and with men, divide further and as need be to allow people of different ages or for instance minorities to engage.
- The crucial element of FGD is the facilitation. Some important points to bear in mind when facilitating FGDs are to:
  - ensure participants understand purpose and use
  - ensure even participation
  - carefully word the key questions
  - maintain a neutral attitude and appearance
  - summarise the session to evenly and fairly reflect the opinions
- A report should be prepared after the session is finished. Any observations during the session should be noted and included in the report.

## 2. Field survey

Surveys are structured questionnaires. They are used to track changes e.g. as expressed in KPIs, and/or to assess attitudes, knowledge, behaviours and intentions. Most surveys involve a list of closed questions (e.g. yes/no answers, questions with a choice of possible responses, ranking and/or ratings). The surveyed women and men will be chosen randomly from a company or a community (as relevant).

A survey could be conducted as part of an ESDD, e.g. in relation to: Labour and working conditions, Community Health and Safety and stakeholder engagement.

It can also be used as a monitoring tool or to evaluate a process, such as at the end of an investment; or as part of a mid-term review to monitor progress and adapt project implementation as needed. Most often, questionnaires consist of pre-defined and structured closed questions. As the questionnaire is usually prepared and standardised before it is made use of, it is important to pre-test the interview procedures and questions. The aim of testing is to ensure that the questionnaire is appropriate and will generate the data that is needed.

The team conducting the survey (either in interview form or by handing out the survey as a questionnaire) can select the sample to be interviewed according to the purpose of the interview.

If surveyors are made use of to do the survey in interview form, it is important to consider who will conduct the interviews and that they need to be well trained. It may be important to choose surveyors from different diversity representation parameters to get best possible results, such as: women, men, individuals from the same geographical area, speakers of the local language etc.

### **3. Direct Field Observation**

Direct Field Observation involves structured observation of an activity, behaviour, relationship, network, or processes related to the investment. Direct field observation can be used to understand the context in which the monitoring is done and help explain the results.

For example, regular observation of meetings could reveal how priorities are set and decisions made, while observation in the field may indicate the details of how the investment activities are performed. Such activities should be well planned and in agreement with the company or the local community in which any such activity is taking place, who must agree on what needs to be observed and the information required. SEAH will likely not be observed in a meeting, but other indicators may be visible which can indicate a risk of SEAH, such as women not present, women not heard, women heard but their ideas not considered, or women/men stereotyping.

The existence of risks of SEAH can also be observed by observing the physical premises (for instance toilets/dressing rooms, lighting, communication material shared).

### **4. Review of Written Information**

Review of written Information involves reviewing project documents and records such as administrative databases, training materials, correspondence and routine progress reports. The method can be used to track project activities, processes and output indicators. It can also involve review of administrative documents and NGO reports linked to the specific context.

### **5. Key Resource Persons Interviews**

Sometimes also known as key informant interviews, Key resource persons interviews are useful for answering the “why” and “how” questions, and to explore perceptions and experiences. They are used to gain information from an individual or a small group, using a series of broad questions to guide the conversations, and also allowing for new questions to arise as a result of the discussion. Key resource persons will be a small and purposively selected sample, chosen because of their knowledge, position and/or representation (e.g. women may be chosen specifically and/or as representatives of a specific group).

Qualitative interviewing of this type can provide a better understanding of the perspectives, attitudes, and behaviour patterns of the company’s staff and managers as well as local communities and/or other stakeholders. This tool is flexible enough to allow the interviewer to pursue unanticipated lines of inquiry and to probe more deeply into issues that arise. Finally, with this instrument there is a greater likelihood of getting input from senior officials or other key informants (such as women’s groups and NGOs) who may hold sensitive information.

### 3.3 EXAMPLE OF SURVEY

The examples should be adapted to specific company reality and could, for example, be transferred to a digital tool or be read out depending on literacy levels.

When analysing the responses/results, remember to consider if you notice any patterns in regards to the respondents of different age/gender/marital status with the responses provided. It is important when posing these types of questions that the responses are treated confidentially, including if and when engaging a third-party company/expert.

#### Accompanying letter

**Dear Employees,**

The purpose of this questionnaire is to help us assess the levels of awareness among staff about gender equality, equal opportunities and sexual exploitation, abuse and harassment at [company name] to identify areas with possibilities for improvements with a view to initiating improvement measures.

We do not require your name. the results of this questionnaire will be anonymous and will be treated confidentially.

Thank you for your participation. Please tick the boxes below:

#### 1. Gender

Female	<input type="checkbox"/>
Male	<input type="checkbox"/>
Other	<input type="checkbox"/>

#### 2. Age group (could have more groups)

30 years or younger	<input type="checkbox"/>
31 years or older	<input type="checkbox"/>

#### 3. Marital status

Married	<input type="checkbox"/>
Single	<input type="checkbox"/>
Divorced	<input type="checkbox"/>
Widowed	<input type="checkbox"/>
Other	<input type="checkbox"/>

#### 4. Responsibility for children or other relatives

No children	<input type="checkbox"/>
1 child	<input type="checkbox"/>
2 children	<input type="checkbox"/>
3 children or more	<input type="checkbox"/>
Elderly relative	<input type="checkbox"/>
Family member with a disability or chronic illness	<input type="checkbox"/>

#### 5. Knowledge about policies and strategies

	YES	NO	Don't know
5.1 Do you know if [company name] has a gender equality, equal opportunity and non-discrimination policy?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5.2 Do you know if [company name] has a strategy (with budget) to implement the Non-Discrimination and Equal Opportunities Policy?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5.3 Do you know if [company name] has a policy to prevent and respond to sexual exploitation, abuse and harassment?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5.4 Do you know if [company name] has a strategy (with budget) to implement the policy against to prevent and respond to sexual exploitation, abuse and harassment?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5.5 Do you know who has responsibility for the implementation of above policies /strategies?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**5.6 Feel free to share additional information here**

## 6. Discrimination and SEAH prevalence

**Sexual exploitation, abuse and harassment (SEAH) in the world of work** as a behaviour that is unwanted, intimidating, degrading, humiliating and/or offensive to the victim/survivor.

SEAH in the world of work can be: **Physical:** Physical violence, touching, blocking, unnecessary close proximity. **Verbal:** Comments and questions about appearance, lifestyle, sexual orientation, gender identity, offensive phone calls, e-mail, social media (digital and non-digital). **Non-verbal:** Whistling, sexually suggestive gestures, display of sexual materials (digital and non-digital).

	Agree	Agree slightly	Disagree slightly	Disagree	Comments
6.1 I think women work harder than men					
6.2 I think men work harder than women					
6.3 I think women and men work equally hard					
6.4 I prefer to work in groups of men only					
6.5 I prefer to work in groups of women only					
6.6 I prefer to work in groups of both men and women					
6.7 I feel [company name] values my work					
6.8 I feel I am treated equal by [company name] to my male co-workers					
6.9 I feel I am treated equal by [company name] to my female co-workers					
6.10 I have heard of/am aware of co-workers who have experienced SEAH in our workplace					
6.11 I have heard of/am aware of external persons (e.g. local community members) who have experienced SEAH by co-workers in [company name]					
6.12 I have experienced SEAH in our workplace					

## 7. The company's efforts made for equal opportunities and prevention of and response to SEAH

	Agree	Agree slightly	Disagree slightly	Disagree	Comments
7.1 I have been informed by about company SEAH policies (and SEAH grievance mechanism) e.g. at meetings and/or available on the intranet or website or company bulletin.					
7.2 I have been informed about policies, strategies and or measures to prevent and respond to SEAH					
7.3 I understand how to use the company grievance mechanism where staff can report cases of SEAH					
7.4 I know [company name] informs external people (e.g., local community members) about policies on equal opportunities and SEAH					
7.5 I know [company name] has an external grievance mechanism for reporting on SEAH					

**8.4 Please provide information about what types of SEAH, where and under what circumstances it has occurred**

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**8.5 Provide ideas / suggestions on how to prevent and respond to SEAH**

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**8.6 Any other comments you would like to provide**

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# Annex 4. SEAH site visit guidelines (for observations)

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The SEAH site visit guidelines can be used for inspiration for questions that can be posed to staff, managers, civil society organisations and local communities during site visits that complement the desktop-based assessments during the due diligence or monitoring to identify and assess SEAH-related risks.

The aspects raised here are not all-inclusive and should rather be seen as examples to build on. Context and previous visits/dialogues may require different types of questions or follow-up. Why certain questions are asked is explained in more detail in the Handbook as well as in Annex 1, which contains the SEAH risk assessment tool.

## 1. External/operational factors

- Interaction with local communities
  - What is the approximate distance to nearby communities (close/far away)?
  - Do members of the workforce interact with local communities in daily operation as part of their work?
  - Do members of the workforce interact with local communities outside of work?
  - Do members of the workforce work in isolated workplaces? (e.g., loan officers working in the field far from the office/ management).
  - Do members of the workforce make temporary visits to areas far away from established offices?
- Influx workers
  - Indication of high ration of influx workers on site?
- Grievance mechanism available and visible
  - Are SEAH grievance mechanism available and visible for local communities?

Do the operations or processes in place seem to facilitate, or prevent, the risk of corruptive behaviour (which may result in “sextortion,” where sexual favours is the expected payment)? (see also [Handbook](#) on sextortion).

## 2. Company/internal factors

- Existence of labour force diversity at the site?
  - Gender (women/men) ratio?
  - Age distribution?
  - Ethnicity, racial distribution?
  - Socio-economic differences in background or others possible to observe
- Practical hindrances for privacy, such as:
  - Lack of gender separate toilets
  - Lack of gender separate dressing rooms
  - Clothes which fail to cover/fit according to needs

- Grievance mechanism available and visible
  - Are SEAH grievance mechanism visible at the site?
  - Is an explanation of the SEAH grievance mechanism visible at the site?
- Signs or indications of sexual banter
  - Do you observe any signs of a culture which normalise “sexualised banter” (Opinions of employees and managers on what kind of jokes are acceptable or not, display of sexist/ misogynistic/homophobic material).
- Exclusion
  - Do you observe any signs of women, LGBTQI people, people living with disabilities being excluded (these can be lack of diversity and can be behaviour or attitudes which reinforces gender stereotypes).
- Alcohol consumption culture
  - Do you observe any signs of a culture which tolerate/encourage alcohol consumption. (Obvious examples are places where alcohol is served, events and similar. However, alcohol encouraging cultures can also exist in other sectors and lines of business).
- Signs of SEAH/GBV
  - Do you see any direct signs of SEAH/GBV during the site visit, for example:

**Physical:** *Physical violence or aggression, touching, blocking, unnecessary close proximity.*

**Verbal:** *Digital and non-digital. Comments and questions about appearance, lifestyle, sexual orientation, gender identity, offensive phone calls, e-mail, social media.*

**Non-verbal:** *Digital and non-digital. Whistling, sexually suggestive gestures, display of sexual materials.*



# Annex 5. SEAH Policy Guidance

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This annex provides information on what a SEAH policy is, how it could be structured, as well as examples of provisions.

## 1. General introduction to SEAH policy development

A policy describes the standard of behaviour expected of the company's staff and representatives, and a SEAH policy explicitly addresses the prohibition of sexual exploitation, abuse and harassment (SEAH). The policy should reflect the organisation's values and state how these values are intended to create safe, equitable and inclusive organisations and should be one of several tools in place to create an internal working culture where SEAH is not present. The policy should be victim/survivor-centred<sup>1</sup> and have an intersectional approach.<sup>2</sup> The policy formulations could also form part of a gender equality policy.

A SEAH policy is encouraged to be used as a tool to raise awareness internally as well as with external partners and key stakeholders to agree on what SEAH is and how the company should work to address SEAH ahead. The policy should provide direction for this work. A SEAH policy process should involve a broad set of actors within the company across different departments and with people of different sex, ages etc and types of positions. The board should approve it, and the content of the policy should be operationalised practically and monitored.<sup>3</sup>

This document provides inspiration for the development of SEAH policy formulations, that could be part of either a stand-alone SEAH policy or integrated into other overall policies. See also the ILO Asia-Pacific Sample Sexual Harassment Policy.<sup>4</sup>

Each section includes an explanation of what the section in focus should consider, and some sections include examples of text.

## 2. Policy text

### Introduction

The introduction should include a general presentation of why the organisation and management have decided to develop a SEAH policy, as well as the position of the organisation as regards SEAH. It could include statements related to **'zero tolerance'** of any form of sexual misconduct by staff and an expressed commitment to prevent and act against SEAH.

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<sup>1</sup> i.e. the victim/survivor's wishes, safety, and well-being remain a priority in all matters and procedures, (see Annex 6 for more details).

<sup>2</sup> "[Sexual harassment is intersectional: gender is the primary axis at play, and it combines with all dimensions of inequality, such as race and ethnicity, immigration status, age, socio-economic status, disability, sexual orientation and gender identity, religion. Ensuring intersectional approaches is key in responses to sexual harassment](#)" (Bridging the gap).

<sup>3</sup> Swedfund encourages companies, funds and investment platforms to have an inclusive process with staff and managers to analyse challenges, needs and the SEAH work ahead tailored to their own operations.

<sup>4</sup> [wcms\\_407364.pdf \(ilo.org\)](#)

**The below text is an example of potential formulations:**

*[COMPANY NAME] strives to create and maintain a gender equal work environment in which people are treated with dignity, decency and respect. The environment of [COMPANY NAME] and those we engage with should be characterised by mutual respect and the absence of intimidation, oppression and exploitation. The accomplishment of this goal is essential to the mission of our company. For that reason, [COMPANY NAME] will not tolerate unlawful discrimination, sexual exploitation, sexual abuse and sexual harassment. Through institutional leadership, enforcement and by education of employees, the company will seek to prevent, detect and respond to behaviours that violate this policy.*

*[Company name] commits to ensuring victim/survivor-centred procedures and practises will be in place to prevent and respond to sexual exploitation, abuse and harassment. [company name] is committed to apply accountability by never tolerating, always preventing, always informing, and to always respond to any action of SEAH as outlined in this policy.*

### **Target group and Scope**

The target group and scope of the SEAH policy should be clearly defined.

**The below text is an example of potential formulations:**

*All persons associated with [COMPANY NAME] (including employees, managers, short/long term consultants, interns, trainees) are covered by and are expected to comply with this policy and to take appropriate measures to ensure that misconduct does not occur irrespective if this is within or outside the company premises, to and from work, and/or during any work-related event, including in engagement with external stakeholders (such as customers and local community members). It is the responsibility of [COMPANY NAME] leadership to ensure that all associated persons are informed about the policy and what role they play in implementing the policy in practice.*

### **Definitions of SEAH**

A clear and specific definition of SEAH should be included in a company's/organisation's policy. Strong policies are defined as those including a clear and extensive definition of many forms of gender-based violence, assistance to people who report SEAH, and consideration of SEAH as a risk during project identification, design, and implementation.<sup>5</sup>

**The below text includes examples of formulations** (see also **Annex 11** for references, which contains a glossary):

***Sexual exploitation in the world of work*** is any actual or attempted abuse of a position of vulnerability, differential power or trust, for sexual purposes, including, but not limited to threatening or profiting monetarily, socially or politically from the sexual exploitation of another e.g. transactional sex, solicitation of transactional sex and exploitative relationship. This could be offering money, gifts, or a job in

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<sup>5</sup> [Criterion institute](#)

*exchange for sex, withholding services someone is entitled to or blackmailing for sex, or threats of sexual exploitation, and sextortion.*

**Sexual abuse** *in the world of work is the actual, attempted or threatened physical intrusion of a sexual nature, whether by force or under unequal or coercive conditions. This sexual act forced upon a person can include unwanted kissing, touching, grabbing or rubbing, or threats of an unwanted sexual act, even if it does not rise to the level of rape or attempted rape. In addition, all sexual activity with a minor is considered as sexual abuse, e.g rape, sexual assault, as the minor is not legally capable of consent.*

**Sexual harassment** *in the world of work is any unwelcome sexual advance, unwelcome request for a sexual favour, verbal or physical conduct or gesture of a sexual nature, or any other unwelcome behaviour of a sexual nature or creates an intimidating, hostile or offensive environment. Examples of sexual harassment include: unwanted touching; staring or leering; suggestive comments and jokes, sexually explicit pictures and posters, unwanted invitations to go out on dates; requests for sex; intrusive questions about a person's private life or body; excessive familiarity, such as deliberately brushing up against a person; insults or taunts based on sex, sexually explicit physical contact; and sexually explicit e-mails or text messages.*

*SEAH in the world of work can be, but is not limited to:*

*Physical: Physical violence, touching, blocking, unnecessary close proximity.*

*Verbal: Digital and non-digital. Comments and appearance, lifestyle, sexual orientation, gender identity, offensive phone calls, email, social media.*

*Non-verbal: Digital and non-digital. Whistling, sexually suggestive gestures, display of sexual materials.*

**Sextortion** *is a form of corruption and a form of gender-based violence. It occurs when a person with entrusted authority abuses this authority to obtain a sexual favour in exchange for a service or benefit which is within their power to grant or withhold. Sextortion is a corrupt conduct in which the currency is sex, and sexual conduct involving coerced quid pro quo (this for that). The responsibility for sextortion always lies with the actor that abuses their entrusted authority (the perpetrator), and the transactional aspect of sextortion adds to the shame, fear, and invisibility by making the victim/survivor appear 'complicit.' Sextortion is a violation of human rights and an abuse of power and must be understood in the context of gendered power relations and norms.<sup>6</sup>*

### **Operationalisation of the policy**

Here the company/organisation should describe the general actions or strategies which will be made use of for the implementation of the policy, such as prevention, detection, reporting and response, as well as roles and responsibilities within the company. The organisation should also define overall roles and responsibilities on the policy implementation and resource allocation (human resources and funding).

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<sup>6</sup> [Sextortion: Corruption and Gender-Based Violence \(eba.se\)](http://eba.se)

A **grievance mechanism** and a **referral mechanism** are important parts of the operationalisation of the policy, (see **Annex 6** for details on setting up a grievance and a referral mechanism).

### **Disciplinary actions**

Here the company should describe what appropriate disciplinary actions will be taken against any employee who violates this policy, as well as the form of verbal or written reprimands, suspension or termination of employment, depending on the seriousness of the offence. SEAH is often a legal offence and should be treated as such also by the company in question.

The survivor/victim-centred approach has an influence on how disciplinary actions are performed, as well as the investigation process, (see **Annex 6** for details on how to go about this in an appropriate manner).

### **Terminology**

A glossary could be attached to the policy, e.g. similar to the one provided in **Annex 11**.

# Annex 6. Guidance for developing a SEAH grievance mechanism

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This annex provides information on what a grievance mechanism is and on the main considerations for building/setting-up a grievance mechanism(s) aligned with the specific needs of a company in relation to SEAH.

## 1. What is a SEAH grievance mechanism?

A grievance mechanism is a procedure that provides a clear and transparent framework for addressing grievances. A company should have a grievance mechanism, which includes both internal and external SEAH procedures, depending on the risks and context. Each mechanism needs to be adapted to the specific local context and legislation, including but not limited to legislation on data protection, and there is therefore no one-size-fits-all solution.<sup>1</sup>

## 2. Why is there a need of a SEAH grievance mechanism?

In a commentary to the United Nations Guiding Principles on Business and Human Rights (UNGP 29) it is stated that the operational-level grievance mechanisms should be accessible directly to individuals and communities, who may be adversely impacted by a business enterprise. The Swiss government commissioned the Institute for Human rights and Business to provide guidance and they state a number of positive results of a grievance mechanism addressing human rights grievances, amongst other it can:

- “Build and maintain a social license in areas where it operates;
- Avoid the potential for issues to escalate, be repeated or result in conflict or legal disputes;
- Strengthen performance and ensure compliance with corporate codes, policies and principles as applicable to employees and contractors; and
- Integrate grievance management reporting systems with other corporate reporting systems.”<sup>2</sup>

## 3. How to set up a SEAH grievance mechanism

When it comes to setting up SEAH grievance mechanisms it is particularly important to acknowledge the barriers to reporting. Culture and context often hinder a victim/survivor from reporting, which makes the victim/survivor-centred approach the most important feature of a SEAH grievance mechanism. This should include provisions for confidential complaints, several channels of reporting, such as (but not limited to) in-person reporting, digital, anonymously and toll-free over the telephone. It is also good practice to have both a male and female staff member available to receive and process grievances, so that employees can choose with whom they want to speak<sup>3</sup>.

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<sup>1</sup> IFC (2021) [How to Support Your Company to Develop a Community-Based Grievance Mechanism for Sexual Exploitation and Abuse](#)

<sup>2</sup> [Commodity Trading website on how to develop effective grievance mechanism](#)

<sup>3</sup> EBRD (2023) Guidance note on employee grievance mechanisms.

It is desirable that the mechanism complies with the UN Guiding Principles on Business and Human Rights, especially the effectiveness criteria listed in principle 31<sup>4</sup>:

- Legitimate
- Accessible
- Predictable
- Equitable
- Transparent
- Rights-compatible
- A source of continuous learning
- Based on engagement and dialogue.

Care in Cambodia has developed a guidance note on gender-based violence and harassment (GBVH) grievance mechanisms specifically for the world of work. They highlight aspects of multiple reporting channels, referral pathways, flexible complaints process, timely resolution, communicated regularly, respecting the wishes of victims/survivors as well as proportionate sanctions and disciplinary measures.<sup>5</sup>

When it comes to setting up a SEAH grievance mechanism it is suggested by the IFC in partnership with the government of Canada, to separate the function for internal grievances and those that are external.<sup>6</sup> The following is an overview of the steps they recommend, for more details on this please see: IFC (2021) [How to Support Your Company to Develop a Community-Based Grievance Mechanism for Sexual Exploitation and Abuse](#).

### **3.1 Establishing a SEAH grievance mechanism for internal stakeholders**

A grievance mechanism is relevant in two IFC Performance Standards: PS 1 Assessment and Management of Environmental and Social Risks and Impacts and PS 2 Labour and Working Conditions.

The following 4-step process is suggested when establishing a SEAH grievance mechanism for internal stakeholders:<sup>7</sup>

#### **i. PLANNING**

- a) **Consult with workers** (e.g. focus group discussions on how such grievance mechanism should look so it is accessible, confidential, easy to use, etc. and how it should be communicated, where and using what tools).
- b) Based on consultation and analysis of contextual and external risks, **decide on the best grievance mechanism model** to ensure the grievance mechanism is fully serving its purpose.

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<sup>4</sup> [Business and human rights - Introduction \(ohchr.org\)](#)

<sup>5</sup> [2. Grievance Mechanisms \(care.org\)](#)

<sup>6</sup> There are different examples of this, see also UNWomen (2020) [Bridging the Gap on SEAH](#)

<sup>7</sup> IFC (2021) [How to Support Your Company to Develop a Community-Based Grievance Mechanism for Sexual Exploitation and Abuse](#).

## ii. CREATING CONTENT

- a) **Write protocols** (e.g. step-by-step approach, from reports received, how an investigation is carried out and by who, ensuring a victim/survivor-centred approach).
- b) **Offer support services** (e.g. a referral mechanism is in place, with pre-identified support services).
- c) **Manage information** (e.g. who will have access to what information at what time and how is information safely stored, considering a victim/survivor-centred approach).

## iii. IMPLEMENTING

- a) **Build worker/employee knowledge** (e.g. what SEAH is, why it is important to identify, act and proactively counter SEAH, what is the grievance mechanism, and how it works).
- b) **Build key staff capabilities** (e.g. staff who receives complaints and investigate).

## iv. MONITORING

- a) **Measure attitudes and practices** (e.g. with surveys – see also Annex 3).
- b) **Measure effectiveness** (e.g. use focus groups, track cases and how they are solved).
- c) **Consider business benefits** (e.g. staff satisfaction surveys).

### 3.2 Establishing SEAH grievance mechanism for external stakeholders

A grievance mechanism for external stakeholders is relevant in relation to two IFC Performance Standards: PS 1 Assessment and Management of Environmental and Social Risks and Impacts and PS 4 Community Health, Safety, and Security.

The following 4-step process is suggested when establishing a SEAH grievance mechanism for external stakeholders:<sup>8</sup>

#### i. PLANNING

- a) **Hire a GBV/SEAH specialist** (e.g. consider a locally-based expert).
- b) **Conduct a GBV/SEAH context assessment** (e.g. to understand contextual specific risks and solutions).
- c) **Build mutually beneficial GBV/SEAH partnerships** (e.g. consult and work together with locally-based women's rights organisations or groups).

#### ii. DESIGNING

- a) **Consult with local communities** (relevant in particular for construction sites, e.g. engage in focus group discussions and undertake individual interviews with local leaders, formal and informal, women's groups, women's rights organisations).
- b) **Decide on the best model.**

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<sup>8</sup> IFC (2021) [How to Support Your Company to Develop a Community-Based Grievance Mechanism for Sexual Exploitation and Abuse](#) and [from British International Investment GBVH grievance and investigation mechanism](#)

- d) **Write protocols** (e.g. step-by-step approach, from reports received, how an investigation is carried out and by who, ensuring a victim/survivor-based approach).

### iii. IMPLEMENTING

- a) **Communicate policy and grievance mechanism** (e.g. considering written/oral communication, language, pictures and similar)
- b) **Build capacity** (e.g. in local leaders (formal and informal), of own staff involved in handling the grievance), of staff and managers of the company.
- c) **Handle reports.**

### iv. MONITORING

- a) **Measure community satisfaction** (e.g. focus groups, interviews, see also Annex 3).
- b) **Check staff awareness** (e.g. focus groups, see also Annex 3 for company questionnaire).
- c) **Assess partner performance** (e.g. subcontracted partners, organisations engaged).

## 4. Considerations when developing a SEAH grievance mechanism

**Victim/survivor-centred approach.** A victim/survivor-centred approach – an approach in which the victim/survivor’s wishes, safety, and well-being remain a priority in all matters and procedures. This entails detailed information about a variety of safe and confidential spaces for employees and bystanders to have access to information and support to raise concerns and make a complaint, an approach that assures confidentiality and protection (ILO Convention 190). Cases are to be recorded, investigated/acted upon by a trained individual, follow-up support provided and monitored.

**Bystander intervention.** In a study on grievance mechanism on sexual harassment by Harvard Review it was concluded that sexual harassment policies should include bystander interventions as a required response to predatory sexual behaviour. Most policies place responsibility for reporting harassment exclusively on the victim/survivor, which puts them in a vulnerable position.

*“Mandating bystander intervention can relieve the target of their sole responsibility for reporting and stopping predatory sexual behavior, and rightly puts the responsibility of creating a healthier organizational culture on all members of the organisation.”<sup>9</sup>*

**Set up a referral mechanism.** A referral mechanism is a pathway of support for the victim/survivor. The referral mechanisms can include a predefined list of specialised services organisations or institutions who can provide psychosocial, legal, financial and medical support services for the victim/survivor of SEAH, such as police,

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<sup>9</sup> Debbie S. Dougherty (2017) article on “[The omission that make so many sexual harassment policies ineffective.](#)” on the SHRM website.



hospital/clinics, GBV specialist services, mental health services, child protection services.

A referral should only be made with informed consent of the victim/survivor and to her/his/their choice of actor.

**Initiate the set-up process by mapping and identifying relevant actors.** Women's rights organisations often have a good overview of what types of support that exist and where to receive it, sometimes women's rights organisations provide such support mechanism. Where available dedicated national hotlines can also provide such information. What is central is that the provider/organisations have a victim/survivor-based approach.

**Communicate with identified actors and clarify roles of different stakeholders.** As a referral mechanism is a process of cooperation **developing a memorandum of understanding** for the cooperation/partnership **as well as standard operating procedures** to facilitate the use of the referral mechanism with the victim/survivor' safety, wishes and needs at the centre.

## Annex 7. Examples of SEAH mitigation actions<sup>1</sup>

The following lists of SEAH mitigation actions builds on the SEAH risk assessment tool (please see **Annex 1**) and aims to provide inspiration and guidance for how to mitigate the identified risks. More specifically, when a certain risk level has been identified through the SEAH risk assessment tool (**low**, **middle**, **high** or **very high**), examples of appropriate mitigation actions can be found in this breakdown of SEAH mitigation actions. The list of actions is cumulative, meaning that the higher the risk the more mitigation actions are needed.

The examples of mitigation actions below are arranged according to the risk levels (from low to very high) and consequently tied to **Annex 1** (risk assessment) and **2** (maturity index). By working with the organisational capacity of the company/organisation in question, the risks can be significantly decreased. They cover both organisational actions and actions to be taken at an individual level.

The mitigation measures suggested are inspirational and built on best practices but are generic and must always be aligned with the context and the management processes in a company.

### Examples of Low risk mitigation measures (A-D)

#### **A. Have a gender equality, equal opportunity and non-discrimination policy or the same expressed in other documented policies and procedures, which is clearly communicated**

**A.1 Organisational level:** Develop a gender equality, equal opportunity and non-discrimination policy or integrate into other policies and procedures. The policy(ies) must state how the organisation will ensure that downstream partners (sub-contracted entities or individuals) will comply. Preferably policy(ies) are developed with management and parts of staff, representing the diversity of the organisation including female staff in different positions across teams and levels. A broad consultation should be part of the policy development process to ensure possible gaps/risks are addressed as well as increasing ownership, use and awareness of issue.

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<sup>1</sup> This tool draws on the Australian government Risk Guidance note to prevent sexual exploitation, abuse and harassment for structure as well as on content (the external and internal risks and measures) amongst other sources.

- A gender equality, equal opportunity and non-discrimination policy developed or incorporated into other documented policies and procedures (e.g. human resources guidelines, code of conduct) that explicitly include equal opportunities in recruitment, retention and promotion procedures and practices.
- Dedicated gender equality, equal opportunity and non-discrimination resources (budget and personnel).
- Staff aware of the organisation's gender equality, equal opportunity and non-discrimination policy (e.g. through internal communication and training).
- Plan for ensuring that supply chain/partners (equity, loan or fund), meet minimum standard on gender equality, equal opportunity and non-discrimination and comply with partners policy(ies).
- Procedures are in place to receive partners' written agreement that they are aware of and abide by the policy statements.
- A dedicated focal point with responsibility for gender equality, equal opportunity and non-discrimination implementation and documents (preferably head of Human Resources).
- Provide basic gender equality, equal opportunity and non-discrimination training to staff and managers.
- Develop policy with a broad set of staff and managers (stakeholder engagement).

**A.2 Individual level:** Read and sign a document outlining appropriate and enforceable standards of conduct, compliant with the requirements of the gender equality, equal opportunity and non-discrimination policy.

- Read and sign a Code of Conduct that is compliant with the requirements of the Policy (contractual requirement).
- Complete gender equality, equal opportunity and non-discrimination training.

**B. Have a Prevention and response SEAH policy or the same expressed in other documented policies and procedures, which are clearly communicated.**

**B.1 Organisational level:** Develop a SEAH Policy or integrate into other policies and procedures. The policy(ies) must state how the organisation will ensure that downstream partners (sub-contracted entities or individuals) will comply. Preferably policy(ies) are developed with management and parts of staff, including female staff in different positions across the organisation.

- A SEAH Policy developed or incorporated into other documented policies and procedures (e.g. human resources guidelines, code of conduct) that explicitly include SEAH and meet the expectations of this policy, including ensuring support for victim/survivor and whistle-blowers, guaranteeing anonymity, to protect against retaliation.
- Dedicated SEAH resources (human, money, time).
- Staff aware of the organisation's SEAH Policy (e.g. through internal communication and training).
- Plan for ensuring that supply chain/partners (equity, loan or fund), meet minimum standard and comply with Swedfund/partners policy(ies).

- Procedures are in place to receive partners' written agreement that they are aware of and abide by the policy statements.
- A dedicated focal point with responsibility for gender equality, equal opportunity and non-discrimination and SEAH implementation and documents.
- Provide basic SEAH training to staff and managers.
- Develop policy with a broad set of staff and managers.
- Identify quality support services to which GBV/SEAH survivors can be referred (financial, psychological, medical, legal).

**B.2 Individual level:** Read and sign a document outlining appropriate and enforceable standards of conduct, compliant with the requirements of the SEAH Policy.

- Read and sign a Code of Conduct that is compliant with the requirements of the SEAH Policy.
- Complete SEAH training.

### **C. SEAH reporting and investigation process in place.**

**C.1 Organisational level:** The SEAH Policy, or equivalent, documents how SEAH incidents will be managed, reported and investigated in a victim/survivor-centred approach. Reporting and investigation processes must include engagement of and reporting to senior management and executive boards. Preferably female staff in different types of positions are consulted about the design of the reporting and investigation measurements. Should include aspects such as leave for victims/survivors, flexible work arrangement, temporary protection against dismissal (ILO C190).

- Have documented victim/survivor-centred processes in place to report and investigate concerns or allegations of SEAH, and policy non-compliance.
- Have a process in place to ensure staff are aware of the reporting procedures/processes (on-boarding).
- Ensure reporting processes are publicly available and that downstream partners and community members are aware of and can access these.
- Have documented evidence outlining incident management of SEAH concerns or allegations.
- Reporting and investigating processes for SEAH include engagement with and reporting to senior management and executive boards on at least an annual basis.
- Have documented evidence outlining the organisation's provisions for managing policy non-compliance.
- Investigations are undertaken by experienced and qualified professionals who are trained on sensitive investigations and on a victim/survivor-centred approach, which includes respecting confidentiality.
- Policy documents with reference to SEAH are subject to regular review.

**C.2 Individual level:** Confirm awareness of SEAH reporting requirements or incidents of non-compliance with the Policy.

- Read and sign a Code of Conduct outlining the reporting and investigation processes.
- Aware of the reporting procedure and their responsibilities in regards to SEAH Policy.
- Contractual agreements include clauses regarding reporting on and implications of policy non-compliance.

#### **D. Prevention of and response to sextortion in place (see definition in Handbook)**

**D.1 Organisational level:** Sextortion prevention, detection and reporting mechanism in place.

- Sextortion is treated as a separate risk but included in both SEAH as well as anti-corruption policy and measures.
- Procedures in place (SEAH and anti-corruption) which incorporates the aspect of sextortion.
- Basic training on the nature of sextortion and how it relates to SEAH as well as corruption.
- Focal points for SEAH and/or corruption includes sextortion as part of this work.

**D.2 Individual level:** Read and sign a document outlining appropriate and enforceable standards of conduct, compliant with the requirements of the SEAH Policy, in which also sextortion is defined.

- Code of Conduct refers to SEAH Policy, and anti-corruption policy (which includes sextortion).

### **Examples of Medium risk mitigation measures (A-D + E-F)**

#### **E. Have risk management processes that include the risk of SEAH.**

**E.1 Organisational level:** Have effective SEAH risk management processes. The process must document the mitigation measures in place or to be implemented to reduce or remove risks.

- Undertake a risk assessment, prior to entering into an agreement, that explicitly takes the risk of SEAH into account.
- The risk of SEAH is included in broader risk management plans, which also identify mitigation measures to reduce or remove these risks.
- Documented evidence that senior management and executive boards have visibility of the management of the risk of SEAH.
- Documented evidence of the organisation's expectations for downstream partners and how those downstream partners will manage SEAH risk.
- Documented evidence risk plans/assessments are active and reviewed/updated as required.

**E.2 Individual level:** Fulfil reporting requirements in alignment with a SEAH Policy.

- An individual is not required to have a risk management system in place however they are required to understand and actively manage risk including the risk of SEAH.

- Individuals are required to identify, manage and be vigilant about reporting risks, including the risk of SEAH arising during their work.

**F. In depth gender equality, equal opportunity and non-discrimination and SEAH training in place.**

**F.1 Organisational level:** Gender equality, equal opportunity and non-discrimination and SEAH training for staff/managers, including downstream partners and individuals.

- Provide gender equality, equal opportunity and non-discrimination and SEAH training that raises awareness, which builds workplace cultures of respect and accountability, and support prevention efforts.
- All staff and managers attend mandatory gender, equal opportunity and SEAH training including all new staff.
- All staff undertake regular gender and SEAH refresher training at least every 3 years.
- Internal communications detailing the expectations regarding awareness raising efforts of gender equality, equal opportunity and non-discrimination and SEAH are both internally and externally focused.

**F.2 Individual level:** Complete gender equality, equal opportunity and non-discrimination and SEAH training and provide evidence of this.

- Undertake SEAH training.

**Examples of High risk mitigation measures (A-D + E-F + G)**

**G. Recruitment and screening processes and employment practices address and manage the risk of SEAH.**

**G.1 Organisational level:** Can demonstrate recruitment and screening processes for all staff, managers and consultants, which includes an appropriate and enforceable standard of conduct.

- Documented criminal records checks for all staff for all country/ies of residence or citizenship within the previous five years and updated regularly.
- Documented verbal reference checks (at least two) for staff working in high-risk environments or with people in vulnerable situations (see sheet for examples 3).
- A documented request for an applicant to disclose whether or not they have ever been charged with any SEAH related offences.
- Employment contracts contain provisions for the suspension or transfer of staff to other duties while under investigation and have provisions to dismiss staff if allegations are substantiated.
- Supervision and performance appraisals include adherence to the SEAH Policy or related documents.

G.2 Individual level: Assurances could include a recent police check, Any local labour legislation must also be followed.

- Are required to provide a current criminal record check (or local equivalent), as well as references during recruitment.
- Through a Code of Conduct, are required to disclose whether or not they have ever been charged with any SEAH related offences.
- Individuals are required to inform about any changes to their circumstances in regard to SEAH related offences, during the term of their engagement.

### Examples of Very high-risk mitigation measures (A-D + E-F + G + H-I)

**H. Strongly discourage outside work sphere engagement (with local communities, between staff and managers). Strongly discourage intimate relationship with people in vulnerable situations which involves sex, including with persons in prostitution. Buying sexual services does not just include “cash purchases” of sexual services from persons in prostitution, visits to brothels and similar, but also “private support” in the form of payment of bills, rent and school fees in exchange for sexual services.**

H.1 Organisational level: Discourage fraternisation for all non-national personnel in the field.

- Employment agreements might need to include clauses discouraging/prohibiting fraternisations for all non-national personnel in very high-risk settings.
- Documented procedures for ensuring compliance of downstream partners with this minimum standard.

H.2 Individual level: Employment agreements might need to include clauses encouraging against fraternisation for all non-national individuals.

- Clauses might need to be included in employment agreements for non-national individuals.

**I. Strongly discourage intimate relationship with people in vulnerable situations which involves sex, including with persons in prostitution. Buying sexual services does not just include “cash purchases” of sexual services from persons in prostitution, visits to brothels and similar, but also “private support” in the form of payment of bills, rent and school fees in exchange for sexual services which could lead to sextortion.**

I.1 Organisational level: Strongly discourage intimate relationship involving sex in the field for all staff and downstream partners.

- Documented policies and procedures specific to this requirement (e.g. contracts, agreements).
- Documented procedures for ensuring compliance of downstream partners with this minimum standard.

I.2 Individual level: Employment agreements might need to include clauses strongly discouraging intimate relationship involving sex while at work or in conjunction with work (travelling, after work with colleagues or clients).

- Agreements might need to include clauses for staff away from 'home' and in conjunction to work (meeting with colleagues, clients etc.)
- Code of Conduct.



# Annex 8. Terms of Reference to identify SEAH risks

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This Annex provides examples of sections to be included in a Terms of Reference (ToR) when retaining a consultant / external expert for identifying sexual exploitation, abuse and harassment (SEAH) risks and company capacity to prevent and respond to SEAH in investments. The examples below should serve as inspiration, and content should be adapted to the company, context and the initial risk assessment carried out for the project.

The document is developed as a stand-alone ToR, with the focus exclusively on SEAH. It can also be incorporated, fully or in part, into an environmental and social (“E&S”) due diligence process (“ESDD”) ToR.

## 1. GENERAL BACKGROUND

[Fund’s name] is considering an investment into [investment object].

An initial (desktop) review has identified a significant risk for Sexual Exploitation, Abuse and Harassment (SEAH). Therefore [Fund’s name] now intends to engage a consultant (“the Consultant”) to perform an in-depth SEAH risk appraisal of the investment object and the context in which it operates.

### 1.1 OBJECTIVE OF THE APPRAISAL

The SEAH risk appraisal will feed into the ESDD. The objective is to identify SEAH risks in the investment at both the company level (including for staff and managers) and at the operational level (in relation to customers and other external stakeholders, including local community members) and conclude a related mitigation/Action Plan.

### 1.2 THE INVESTMENT OBJECT

This investment is preliminarily categorised “as high or very high risk” in accordance with the initial SEAH (desktop) screening of contextual, external/operational and internal/organisational risks.

#### *Applicable Requirements*

The appraisal should focus on assessing the investment objective’s capacity to prevent and respond to SEAH in line with the following:

- [Fund name] Policy for Sustainable Development.
- The applicable [Fund name] guidelines on SEAH.
- ILO’s Equal Remuneration Convention, 1951 (No. 100).
- ILO’s Discrimination (Employment and Occupation) Convention, 1958 (No. 111).
- ILO’s C190 – Violence and Harassment Convention (Convention concerning the elimination of violence and harassment in the world of work) (No. 190).
- Relevant international and/or regional conventions and treaties.
- Applicable local and national SEAH-related legislation.

## 2. OBJECTIVES OF THE ASSIGNMENT

The objective of the assignment is to support [Fund's name] investment decision by identifying the SEAH risks related to the investment object and assessing the investment object's overall capacity in managing SEAH risks to date.

This includes:

- SEAH risk assessment of context, key external and internal/company factors.
- Appraisal of the investment object's current policies and procedures that are relevant for SEAH including Environmental and Social Management System, Environmental & Social Policy, E&S Requirements and other documents, and the capacity (e.g. E&S Staff functions) of the investment object. A SEAH maturity index on the prevention of and response to SEAH is annexed to this ToR for reference (include Annex 2 to the Handbook).

The key objectives and focus areas of the SEAH appraisal are to:

- Identify SEAH risks related to the investment (context, external and internal factors) with specific attention to SEAH and labour conditions. Annexed to the ToR the initial (desktop) risk assessment can be found;
- Assess the investment object's capacity to prevent and respond to SEAH making use of the annexed maturity index;
- Identify associated (reputational) SEAH risks related to the activities and performance of the investment object;
- Identify additional capacity-building needs related to SEAH; and
- Identify the corrective actions, processes and improvement measures that are needed to increase the investment object's maturity to prevent and respond to SEAH risks (Action/mitigation Plan).

The Consultant's due diligence activities will be commensurate with, and proportional to, the potential impacts, risks and opportunities associated with the investment object's current management practices, operations and assets/facilities and will cover, in an integrated way, all relevant direct and indirect SEAH impacts, risks and opportunities.

## 3. SCOPE OF WORK

The Scope of Work (SoW) will include the following tasks:

Company SEAH prevention and response maturity assessment:

- A review of the company's systems, knowledge, framework (policies, strategies and similar), communication and resource allocation to prevent and respond to SEAH. This may include (not exhaustive):
  - Existing/draft SEAH/E&S policies and procedures.
  - Environmental and Social Management System.
  - E&S policy, Gender equality, equal opportunities and non-discrimination and SEAH policy and strategies.
  - Tools, human resources and financial resources in place for SEAH mitigation efforts.
  - Mitigation measures in place.
  - Grievance mechanism in place.

- Referral mechanism in place.
- Understanding/knowledge of what, why, how and when the company makes efforts to prevent and respond to SEAH in company staff and managers.

Contextual, external and internal risks:

- Validate and deepen the initial SEAH risk assessment at contextual level, external/operational and internal company traits. This may include:
  - Desktop review of country analysis reports as regards to SEAH using international statistics/sources of information (e.g. CEDAW, UN, international indices).
  - Ocular reviews of affected communities (vicinity).
  - Interviews and engagement with external stakeholders (e.g. local communities, women's rights organisations).
  - Interview and engagement with internal stakeholders (e.g. staff (at different levels/positions) and managers, owners, Board members).

#### **OUTPUTS:**

- A red-flag review to identify SEAH risks (maturity and context, external/operational and internal/company risks). The red flag review should focus on high-risk/very high-risk SEAH issues, as well as prioritisation of actions that require attention but are not identified as red flags.
- A full SEAH report.
- Based on the findings, prepare specific suggestions for the Action/mitigation Plan for SEAH mitigation actions.

#### **4. TEAM**

The SEAH Consultant shall be an internationally recognised individual/firm with gender equality, equal opportunity and non-discrimination and SEAH experience, preferably with experience of [sector]. The Consultant must have an outstanding track record in the following domains:

- Experience/assignments similar to what is described in the ToR.
- Experience with assessing SEAH risks.
- Experience with gender equality, equal opportunity and non-discrimination assignments, specifically in investment processes.
- Experience working in [country/region] (preferably within SEAH) is seen as an advantage.

## Annex 9. Key Performance Indicators on SEAH

This Annex contains a set of example Key Performance Indicators (KPIs) that can be used in the work of countering Sexual Exploitation, Abuse and Harassment (SEAH). They can be used for instance for the establishment of a baseline during a Due Diligence, as well as for monitoring. The KPIs can also be utilised by portfolio companies.

### Three areas of impact are identified as potentially relevant to measure/track.

1. Increased organisational SEAH capacity at the fund manager level.
2. Portfolio companies' increased capacity to work in a gender inclusive, intersectional and sensitive manner to prevent and respond to SEAH, and
3. SEAH cases at the fund manager or portfolio companies.

IMPACT AREAS	KPIS (SUGGESTIONS FOR)	MEANS OF VERIFICATION
<b>1. Increased maturity at fund manager level to prevent and respond to SEAH</b>	Number of investments and % of total investments where a SEAH risk assessment has been conducted including contextual, external and internal analysis.	DD (to establish a baseline)  Monitoring reports
	Number of portfolio companies and % of total portfolio companies upon which fund manager has made a SEAH maturity index assessment.	External monitoring
	Gender equality, equal opportunity and non-discrimination policy in place at fund manager level (Y/N).	Annex 5 can serve as an inspiration for developing a SEAH policy.
	Gender equality, equal opportunity and non-discrimination strategy in place at fund manager level (Y/N).	
	SEAH policy in place at fund manager level (Y/N).	Annex 6 can serve as an inspiration for developing a grievance mechanism, which includes anonymity.
	SEAH strategy in place at fund manager level (Y/N).	
	SEAH grievance mechanism in place (Y/N).	
	SEAH referral mechanism in place (Y/N).	Annex 3 can serve as inspiration for developing internal survey instruments.
	Number of staff managers and % of total staff and managers at fund manager level who have gone through gender equality, equal opportunity and SEAH trainings on a regular basis.	
	Number and percentage of portfolio companies with an equal opportunity policy.	

IMPACT AREAS	KPIs (SUGGESTIONS FOR)	MEANS OF VERIFICATION
<p><b>2. Portfolio companies' increased capacity to work in a gender inclusive, intersectional and sensitive manner to counter SEAH.</b></p>	<p>Number and percentage of portfolio companies with a gender equality, equal opportunity and non-discrimination strategy/action plan or similar to operationalise the policy.</p>	<p>Annex 6 provides information on what is meant by a grievance mechanism.</p> <p>Annex 6 provides information on what a referral mechanism can entail.</p>
	<p>Number and percentage of portfolio companies with a SEAH policy.</p>	
	<p>Number and percentage of portfolio companies with a SEAH strategy/action plan or similar to operationalise the policy.</p>	
	<p>Number and percentage of portfolio companies with a budget to counter SEAH (disaggregated by sector/region).</p>	
	<p>Number and percentage of portfolio companies with a communicated and accessible grievance mechanism in place to counter SEAH for staff and managers.</p>	
	<p>Number and percentage of portfolio companies with a communicated and accessible grievance mechanism in place to counter SEAH for external stakeholders (e.g. to local community members, NGOs).</p>	
	<p>Number and percentage of staff and managers who has undertaken SEAH (disaggregated by gender, position), including victim/survivor-centred approach sensitisation.</p>	
	<p>Number and percentage of companies with established cooperation and/or coordination with external stakeholders (specifically women's rights organisations, gender experts) to improve measures to counter SEAH (disaggregated by sector/region).</p>	
	<p>Number and percentage of companies with a communicated referral mechanism in place (e.g. where to send staff, local community stakeholders in case of SEAH complaints and support).</p>	
	<p>Number and percentage of portfolio companies with indicators/benchmark addressing SEAH (e.g. tracking reported cases, as well as reported sense of unsafety/safety in staff).</p>	

IMPACT AREAS	KPIs (SUGGESTIONS FOR)	MEANS OF VERIFICATION
	Number and percentage of portfolio companies undertaking survey with staff and managers which includes sexual harassment and abuse questions (such as surveys related to working environment).	
<b>3. Measuring SEAH at the fund manager and portfolio companies</b>	Number of reported cases (if possible, these will be disaggregated by gender, age, position and other parameters as relevant, but should not jeopardize the principle of anonymity).	Grievance mechanism report
	Number and percentage of surveyed company staff and managers who has heard of anyone who has experienced SEAH <b>at work or to and from</b> the workplace (disaggregated by types of position, age, gender and other). Physical, psychological, Verbal, Non-verbal (digital/non-digital).	Annex 3 contains short explanations of interview tools, e.g. to create female and male focus groups. They can be conducted by a third party. Annex 3 can serve as inspiration for developing internal survey instruments.
	Number and percentage of surveyed staff and managers who has experienced SEAH <b>at work or to and from</b> the workplace (disaggregated by types of position, age, sex and other). Physical, psychological, Verbal, Non-verbal (digital/non-digital).	
	Number and percentage of surveyed local community members who has heard of anyone who has experienced SEAH <b>in conjunction</b> with the investment related to the investment. (Disaggregated by types of position, age, gender and other). Physical, psychological, Verbal, Non-verbal (digital/non-digital).	Annex 3 contains short explanations of interview tools, e.g. to create female and male focus groups. They can be conducted by a third party.
Number of local community members who report having experienced SEAH <b>in conjunction</b> with the investment and related to the investment. (Disaggregated by types of position, age, gender and other). Physical, psychological, Verbal, Non-verbal (digital/non-digital).	Surveys	

# Countering Sexual Exploitation, Abuse and Harassment

## WHAT IS SEAH?

Sexual exploitation, abuse and harassment (SEAH) can be defined as behaviour that is unwanted, intimidating, degrading, humiliating and/or offensive to the victim/survivor, and is illegal in most countries. SEAH is a form of gender-based violence (GBV).

SEAH in the world of work can take place at work, on the way to and from work, as well as in any work-related situation, such as business trips, study-tours, places of training and social work-related gatherings. It can take different forms e.g. physical, verbal, non-verbal, digital or non-digital.

**Sexual exploitation** in the world of work is any actual or attempted abuse of a position of vulnerability, differential power or trust, for sexual purposes. This includes, but is not limited to, threatening or profiting monetarily, socially or politically from the sexual exploitation of another e.g. transactional sex, solicitation of transactional sex and exploitative relationships. This could be offering money, gifts, or a job in exchange for sex, withholding due services or blackmailing for sex, or threats of sexual exploitation, and sextortion.

**Sexual abuse** in the world of work is the actual, attempted or threatened physical intrusion of a sexual nature, whether by force or under unequal or coercive conditions. This sexual act forced upon a person can include unwanted kissing,

touching, grabbing or rubbing, or threats of an unwanted sexual act, even if it does not rise to the level of rape or attempted rape. In addition any sexual activity with an underage person is regarded as sexual abuse, as the minor is not legally capable of consent (referred to as statutory rape).

**Sexual harassment** in the world of work is any unwanted sexual advance, unwelcome request for a sexual favour, verbal or physical conduct or gesture of a sexual nature, any other unwelcome behaviour of a sexual nature that creates an intimidating, hostile or offensive environment. Examples of sexual harassment are: unwanted touching; staring or leering; suggestive comments and jokes, sexually explicit pictures and posters, unwanted invitations to go out on dates; requests for sex; intrusive questions about a person's private life or body; unnecessary familiarity, such as deliberately brushing up against a person; insults or taunts based on sex, sexually explicit physical contact; and sexually explicit e-mails or text/photos/text messages.

## WHO IS AFFECTED BY SEAH?

It is acknowledged that both women and men can be victims/survivors, as well as perpetrators. SEAH may occur between persons of the opposite or same sex. The vast majority of all sexual exploitation, abuse and harassment is perpetrated by men and targets women, girls and gender non-conforming persons.

It can occur in all layers of society irrespective of socio-economic status, educational level, age, ethnicity, disability, sexual orientation, gender identity and religious beliefs.

It can affect employees, interns and job-seekers as well as members of the local community or stakeholders more broadly.

## WHY IS IT IMPORTANT TO WORK WITH SEAH MITIGATION EFFORTS?

**Human Rights** - It is a human right to live a life free from violence and this is expressed in several global and regional conventions. A signatory country is legally bound by the conventions, extending to private companies, public institutions and other organisations residing in or operating in a member country. The sustainability agenda such as the Sustainable Development Goals (Agenda 2030), further reiterates the right to live a life free from violence and discrimination.

**Legal obligation** - A large number of countries have adopted legislation combating sexual exploitation and abuse with laws that also encompass local communities. Along these lines, employers are also under an obligation to respect workers' rights to equality and non-discrimination, and to protect workers' health and safety in the workplace, including to prevent and respond to SEAH. In addition, workers/employees are typically compelled by law to comply with health and safety regulations.

**Stakeholder expectations** - There is an increased expectation from global stakeholders for businesses, including fund managers, investment platforms and financial institutions to prevent and respond to risks related to SEAH.

**Business Benefits** - For employees, SEAH can result in both mental and physical health issues, which in turn can result in

negative effects on company productivity. Deficient efforts to prevent and respond to SEAH can also negatively harm one's business reputation and prove very costly to the company.

## HOW CAN SEAH BE PREVENTED?

Prevention efforts are crucial and they should be in place to diminish the potential for sexual exploitation, abuse and harassment.

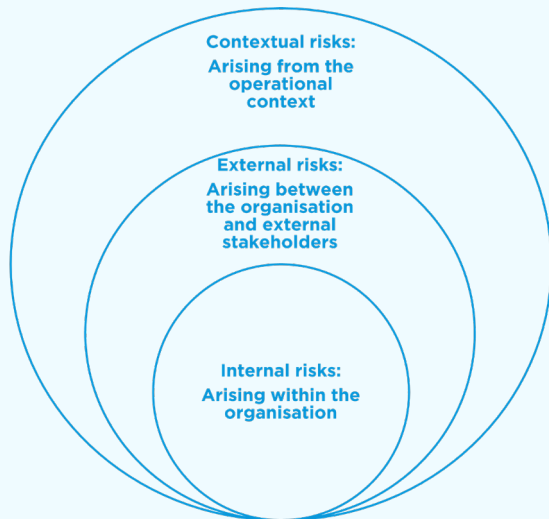
### Risk assessments

SEAH risk assessments should consider a country's contextual risk level. No company or investment project is isolated from the context - and its norms, culture and power relations - in which it operates. A country contextual analysis can for instance include: a review of existing laws and conventions to prevent and respond to GBV/SEAH; social protection systems for victims/survivors of SEAH; legislation to prevent and respond to SEAH; prevailing norms in the society as regards gender equality, women's, girls' and sexual minorities' rights and SEAH.

Relations with external stakeholders carry increased risks when company staff working in the field, away from home or in an isolated setting. Increased risk also arises when there are unequal power relations between staff and stakeholders. These can for instance arise when one person has access to sensitive information about another person, when goods and services are requested by individuals in need, which can create a power imbalance that may be exploited or abused.

Internal risks can increase in companies with a poor gender balance and diversity in management and/or the overall workforce, such as a male-dominated workforce, lack of diversity more generally or a very young workforce.





### Company maturity

SEAH risks can be significantly diminished by developing the company's capacity to prevent and respond to SEAH risks. Maturity in dealing with SEAH can be increased when **management takes lead** in ensuring clear:

- ⇒ **Mandate** to work with SEAH, gender equality and equal opportunities, to develop a clear policy as well as a funded prevention and response SEAH strategy.
- ⇒ **Systems** in place ensuring analysis is carried out, KPIs capturing SEAH, systematic monitoring, grievance mechanisms (for own staff and for stakeholders), including a referral mechanism.
- ⇒ **Knowledge** in the company on what SEAH is, why it is important to prevent and respond to, how this can be done and when.
- ⇒ **Resources** allocated for prevention of and response to SEAH in proportion to the risk assessment carried out, access to expert knowledge and tools.

⇒ **Communication** on prevention and response to SEAH is systematically carried out internally and externally.

### Mitigation

Once a case of SEAH has been reported, action must be taken with a victim/survivor-centred approach, that rests upon the assumption that every individual is resourceful, they can find her own motivation and strength to aspire and reclaim her living space.

#### Victim/survivor-centred approach

Show trust in what victims/survivors tell, listen, be there for them, ensure privacy and safety, be non-judgmental and non-directive, empower the person, reassure them they are not to blame, encourage them to regain control, ensure informed consent, provide help-address basic needs first if any.

### FURTHER READING

[ILO \(2021\) Violence and harassment in the world of work: A guide on Convention No. 190 and Recommendation No. 206](#)

For further guidance, please contact the ESG team at Swedfund [ESG@swedfund.se](mailto:ESG@swedfund.se)

## Annex 11. Glossary

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This annex contains definitions and descriptions of useful terminology linked to this Good Practice Handbook. It is suggested to regularly make a terminology review/update own research as concepts and definitions are evolving over time alongside new research. Please see [Annex 12](#) with its list for further reading.

- 1. Gender-Based Violence (GBV)** GBV, a serious violation of human rights and a life-threatening health and protection issue, is an umbrella term for acts that hurt, threaten, violate, force or restrict a person, directed at an individual or group based on their gender. GBV is rooted in gender inequality, harmful norms and abuse of power and is a brutal form of discrimination and a violation of fundamental rights, and takes many forms, such as physical, psychological, sexual and economic.

The term is primarily used to underscore the fact that structural, gender-based power differences put women and girls at risk of multiple forms of violence. While women and girls disproportionately suffer from GBV, men and boys can be targeted too. The term is also sometimes used to describe violence against the LGBTQI+ community that is related to norms of masculinity, femininity and/or gender. GBV occurs everywhere: at home and in public, in every society and country, regardless of social background. SEAH constitute forms of GBV and in the world of work is behaviour that is unwanted, intimidating and/or offensive to the victim/survivor and is generally illegal in most countries.<sup>1</sup>

- 2. Intersectionality** is a theoretical approach that recognises that different systems of oppression and discrimination are interdependent and overlap, based on identities such as race, gender, class, sexual orientation, physical ability, etc.<sup>2</sup>
- 3. Sexual exploitation, abuse and harassment (SEAH) in the world of work** is any actual or attempted abuse of a position of vulnerability, differential power or trust, for sexual purposes, including, but not limited to threatening or profiting monetarily, socially or politically from the sexual exploitation of another e.g. transactional sex, solicitation of transactional sex and exploitative relationship. This could be offering money, gifts, or a job in exchange for sex, withholding due services or blackmailing for sexual favours, or threats of sexual exploitation, and sextortion.

It is acknowledged that both women and men can be survivors or victims, as well as perpetrators. Sexual harassment may occur between persons of the opposite or same sex. At the same time, the vast majority of all sexual exploitation, abuse and harassment is perpetrated by men and targets women and girls.

It can affect employees, interns, job-seekers and external parties.

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<sup>1</sup> [The-Kvinna-till-Kvinna-Foundation-global-strategy-2023-2028-A-push-for-lasting-peace.pdf \(kvinnatillkvinna.se\)](#)

<sup>2</sup> The term was coined by Law Professor Kimberlé Crenshaw in 1989. [Mapping the Margins: Intersectionality, Identity Politics, and Violence against Women of Color](#), on JSTOR.

It can take place on the job, to and from the job, as well as in any job-related situation, such as business trips, study-tours, places of training, or social work-related gatherings.

4. **Sexual abuse** in the world of work is the actual, attempted or threatened physical intrusion of a sexual nature, whether by force or under unequal or coercive conditions. This sexual act forced upon a person can include unwanted kissing, touching, grabbing or rubbing, or threats of an unwanted sexual act, even if it does not rise to the level of rape or attempted rape. In addition, all sexual activity with a minor is considered as sexual abuse, e.g. rape, sexual assault, as the minor is not legally capable of consent.
5. **Sexual exploitation** in the world of work is any actual or attempted abuse of a position of vulnerability, differential power or trust, for sexual purposes, including, but not limited to threatening or profiting monetarily, socially or politically from the sexual exploitation of another e.g. transactional sex, solicitation of transactional sex and exploitative relationship. This could be offering money, gifts, or a job in exchange for sex, withholding due services or blackmailing for sex, or threats of sexual exploitation, and sextortion.
6. **Sexual harassment** in the world of work is any unwelcome sexual advance, unwelcome request for a sexual favour, verbal or physical conduct or gesture of a sexual nature, or any other unwelcome behaviour of a sexual nature or creates an intimidating, hostile or offensive environment. Examples of sexual harassment include: unwanted touching; staring or leering; suggestive comments and jokes, sexually explicit pictures and posters, unwanted invitations to go out on dates; requests for sex; intrusive questions about a person's private life or body; excessive familiarity, such as deliberately brushing up against a person; insults or taunts based on sex, sexually explicit physical contact; and sexually explicit e-mails or text messages.
7. **Sexual gender-based violence.** A significant part of gender-based violence in general, and violence against women and girls in particular, is sexual violence. Sexual violence is violence that takes a sexual expression, such as rape, sexual abuse and sexual harassment. The offence is not an expression of sexuality, but of power and control; it is a sexual expression of aggression, which shall not be confused with sexuality.<sup>3</sup>
8. **Sextortion** is a form of corruption and a form of gender-based violence. It occurs when a person with entrusted authority abuses this authority to obtain a sexual favour in exchange for a service or benefit which is within their power to grant or withhold. Sextortion is a corrupt conduct in which the currency is sex, and sexual conduct involving a coerced quid pro quo (Tit for Tat). The responsibility for sextortion always lies with the party that abuses their entrusted authority (the perpetrator), and the transactional aspect of sextortion adds to the shame, fear, and invisibility by making the victim/survivor appear 'complicit'. Sextortion is a violation of human rights and an abuse of power and must be understood in the context of gendered power relations and norms.

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<sup>3</sup> Kvinna till Kvinna policy on GBV

A prerequisite for an act to be regarded as sextortion, the person who demands or accepts a sexual favour must offer something in return. The transactional aspect is important because it has the effect of portraying the victim as complicit to the act, which in turn legitimises the sexual favours obtained, and becomes a risk-reducing strategy on the part of the perpetrator.<sup>4</sup>

**9. A victim/survivor** of gender-based violence is someone who experiences, or has experienced, SEAH. People may choose different terms to describe their experience. The term 'survivor' implies strength, resilience and the capacity to survive. It emphasises that people are resourceful and can find the inner motivation and strength to reclaim their lives. This approach prevents those who have experienced SEAH from being seen as passive: they are described as having agency, the power of initiative, which underpins their independence and potential. The term 'victim', on the other hand, has protective implications. It implies that someone who experienced SEAH suffered an injustice that should be redressed. Victim also refers to those who have been subjected to deadly SEAH. It is always the person who experiences/-d SEAH who gets to define their own experience and decide whether they want to be called a survivor or a victim. That is why we use both terms in this resource. A victim/survivor-centred approach means prioritising the victim/survivor's wishes, needs, safety and wellbeing in all matters and procedures. The approach is based on seven core principles: respect, non-discrimination, safety, confidentiality, informed consent, support, and prevention.

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<sup>4</sup> [https://eba.se/wp-content/uploads/2020/11/Sextortion\\_webb.pdf](https://eba.se/wp-content/uploads/2020/11/Sextortion_webb.pdf)

# Annex 12. Further reading

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## TOOLS and GUIDES

Australian Government Department of Foreign Affairs and Trade (2019) [Preventing sexual exploitation, abuse and harassment: risk guidance note](#)

BII [Toolpage on Gender-based violence and harassment](#)

BII/CDC (2020) [Mapping gender risks and opportunities in Africa and South Asia](#)

BII/CDC IFC (2020) [Private and Value Creation: A fund manager's guide to gender-smart investing](#)

IASC (2019) [IASC Six Core Principles Relating to Sexual Exploitation and Abuse](#)

[IFC website](#) on addressing gender-based violence and harassment has a range of tools, examples and material available, such as policy guideline, Code of Conduct, cases for different sectors and examples of grievance mechanism.

ILO (2021) [Violence and harassment in the world of work: A guide on Convention No. 190 and Recommendation No. 206](#)

The Global Fund (2021) [The Global Fund's Operational Framework on the Protection from Sexual Exploitation and Abuse, Sexual Harassment, and Related Abuse of Power](#)

UK aid resource and support hub (2020) [Risk assessment tool - SEAH](#)

UN Women [Virtual knowledge centre to end violence against women and girls](#)

The World Bank Group [The World Bank Group Policy on Eradicating Harassment. Guidelines for Implementation](#)

U.S. Equal Opportunity Employment Commission [Chart of Risk Factors for Harassment and Responsive Strategies](#)

World Bank Inspection panel (2020): Insights of the World Bank Inspection Panel: [Gender-Based Violence Complaints Through an Independent Accountability Mechanism](#)

## STUDIES, REPORTS and ARTICLES

Article in The Independent (by-line Bloomberg), (16 October 2019) [“Top London fund manager accused of groping and sexual harassment”](#)

AWARE (2008) [Research Study On Workplace Sexual Harassment](#)

Casanovas (et al) (2022) [Prevalence of sexual harassment among young Spaniards before, during, and after the COVID-19 lockdown period in Spain](#)

Catalyst (updated various times since 2007) [The bottom line: corporate performance and women’s representation on boards](#)

CDC (2021) [Cross-Sector Progress Report on Safeguarding Against Sexual Exploitation, Abuse and Harassment \(SEAH\) 2020-2021](#)

Cici, Henriock, Jaspersen, Kempf (2021): [“#MeToo Meets the Mutual Fund Industry: Productivity Effects of Sexual Harassment”](#)

European Commission (2020) [Gender Smart Financing. Investing in & with women](#)

IFC (2019) [Moving towards gender balance in private equity and venture capital](#)

Kvinna till Kvinna (2021) [Challenging the Norms; Global stories of Women’s Economic Empowerment](#)

Kvinna till Kvinna [Gender-based violence data and definition](#)

Kvinna till Kvinna (2019) [Maintaining a role for Women’s Organizations in International Development Finance](#)

McKinsey & Company (2007) [Women Matter. Gender diversity, a corporate performance driver](#)

The World Bank Group (2018) [Fact Sheet: Update on Addressing Gender-Based Violence in Development Projects](#)

U.S. Equal Employment Opportunity Commission (2021) [Charges Alleging Sex-Based Harassment](#)

UN Women [Facts and figures: Ending violence against women](#)

UN Women UK (2021) [Safe Spaces Now](#)

United Nations (2017) [Glossary on Sexual Exploitation and Abuse](#)

World Bank Group (2021) [Women, business and the law](#)

## CASES and GOOD PRACTICE EXAMPLES

CDC, EBRD, IFC (2021) [Addressing Gender-Based Violence and Harassment: Emerging Good Practice for the Private Sector.](#)

[Care International \(2017\) Garment industry](#)

[IFC \(2019\) Solomon Island](#)

[IFC \(2019\) Myanmar](#)

UK Strategy (2020) Safeguarding Against Sexual [Exploitation and Abuse and Sexual Harassment within the Aid Sector](#)