

Gender Strategy Toolkit

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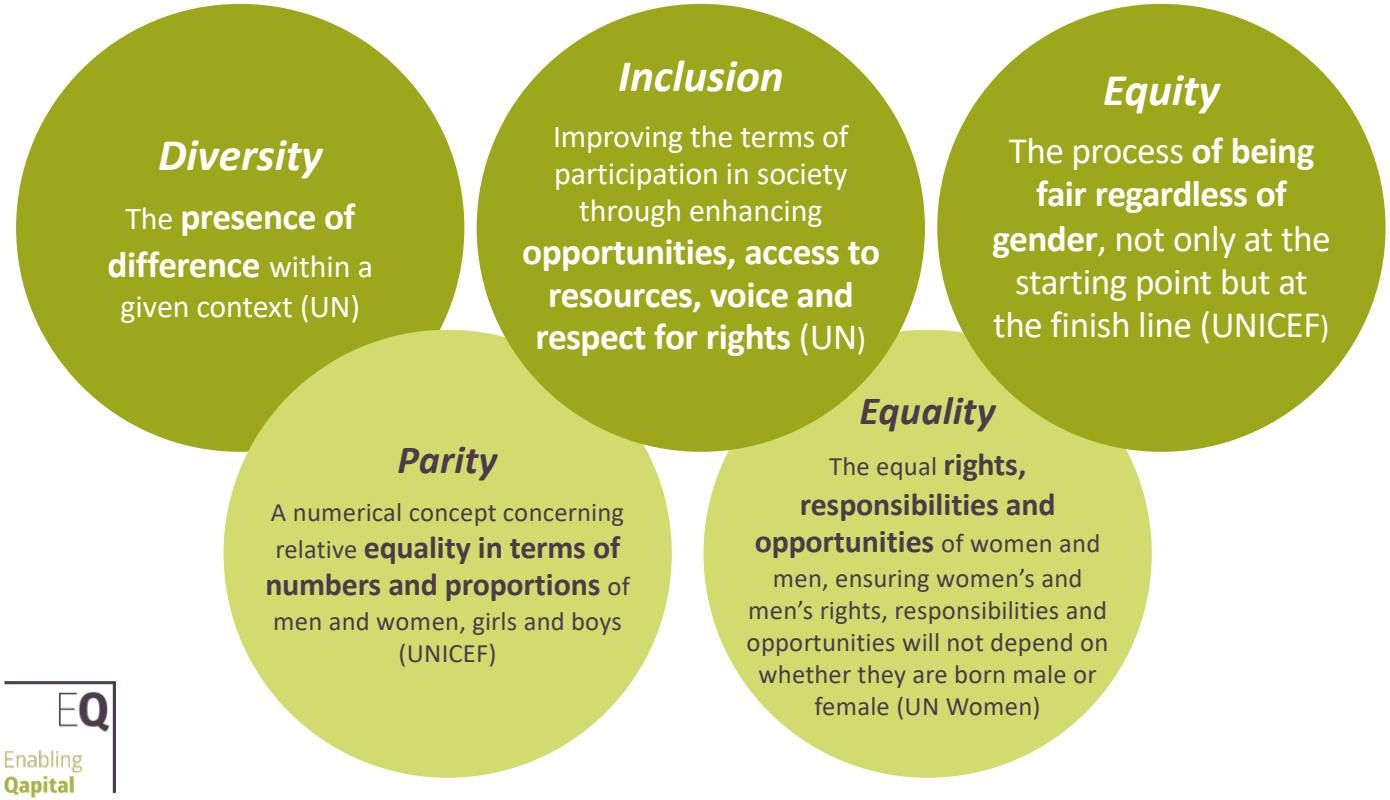
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What is Gender Equality & Why Does it Matter?

What is Gender Equality? Why does it matter?

A gender equality in the workplace is achieved when all employees are able to access and enjoy the same **rewards, resources** and **opportunities** regardless of whether they are a woman or a man

NOT ALL 'EQUALITY' IS EQUAL



Why does it matter?

01 **Smart economic strategy**
Achieving gender equality in the workforce could add **$28 trillion** to global GDP by 2030. (McKinsey Global)

02 **Stronger financial performance and risk mitigation**
Financial institutions with greater gender diversity in leadership roles have been linked to **improved financial outcomes** and attract more **foreign investments** (BlackRock.)

03 **Societies thrive**
- Women invest 90% of their income in their families and communities, leading **to higher literacy rates** and improved **health outcomes (IMF 2024)**
- Countries with more women in government enact stronger environmental policies, highlighting the link between female leadership and **sustainable development**. (OECD 2022)

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Gender Strategy: What, Why, and How to Achieve Equality

Strategic Foundations for Gender Equality

What Is A Gender Strategy?

A gender strategy outlines the vision for combatting gender inequality in an organization and holds the organization accountable by setting measurable objectives for progress.

Why do we need it?

- ✓ Strengthen the business case for gender-inclusive practices
- ✓ Support internal assessment
- ✓ Enable targeted action
- ✓ Encourage Alignment

Diversity

Welcomes different genders to the table



Inclusion

Ensures their **voices are heard and valued**



Equity

Removes systemic barriers so **everyone can participate**



Parity

Focuses on achieving **equal representation**





Equality

The ultimate goal of **identical rights and opportunities for all genders.**

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IFC International Finance Corporation WORLD BANK GROUP

Creating Markets, Creating Opportunities

British International Investment

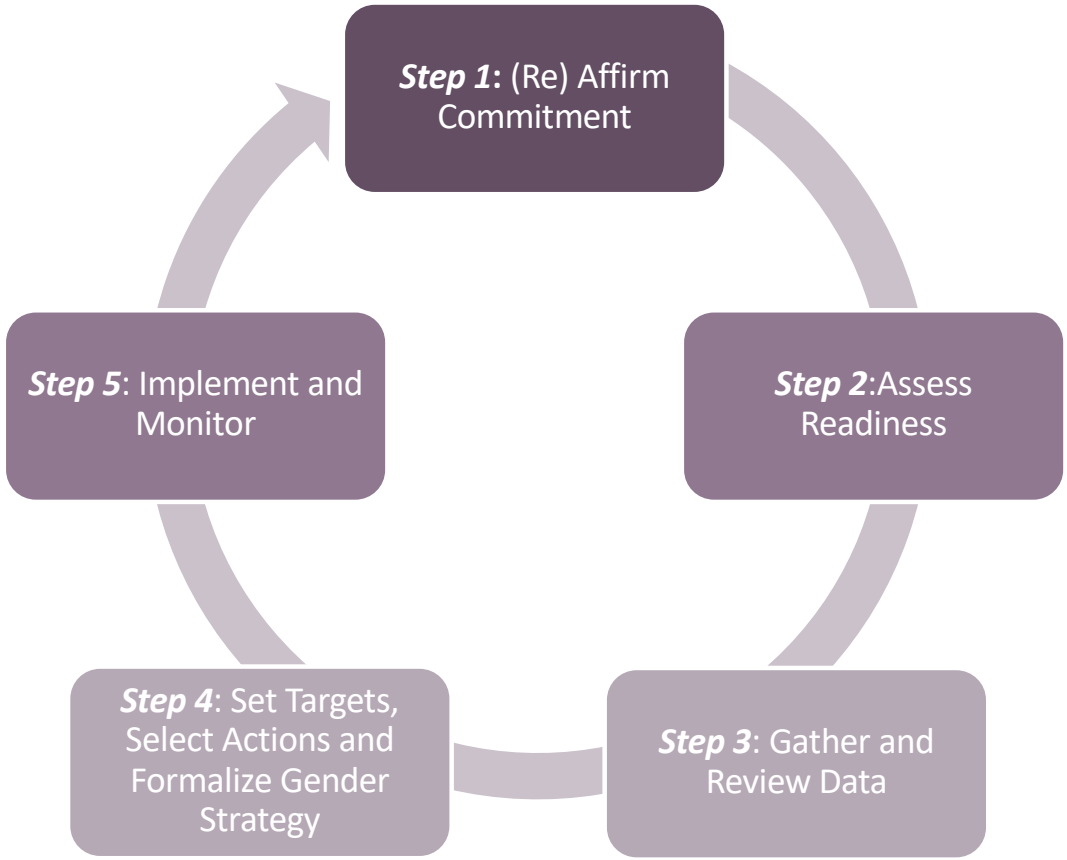
European Bank for Reconstruction and Development

How to go about a Gender Strategy?

Key Components

- ❑ **Leadership**
  Visible commitment from senior leaders and integration into governance structures.
- ❑ **Workforce**
  Fair recruitment, pay equity, flexible work, and equal career development opportunities.
- ❑ **Clients & Products / Suppliers**
  Financial products and services that address the needs of women and underserved groups.
- ❑ **Policies**
  Clear, gender-sensitive policies across departments (e.g., anti-harassment, procurement).
- ❑ **Data & Monitoring**
  Collection of sex-disaggregated data and tracking progress toward gender-related goals.

How to go about Gender Strategy?



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3 Tools to Get You Started: The EQ Gender Strategy Toolkit

Tools

The Gender Toolkit is designed to help organizations assess their current gender practices and identify opportunities to enhance gender equity across internal operations and customer engagement.

STEP	TOOLKIT COMPONENT(S)	PURPOSE	OUTPUT
(RE) AFFIRM COMMITMENT	*Guide tab: Expected Impact column*	Introduce the business case for gender equity to leadership and teams	Shared understanding of why gender equity matters for business and impact
ASSESS READINESS	*Self-Assessment tab*	Identify current practices and assign a Toolkit Adoption Category	Snapshot of institutional starting point
GATHER AND REVIEW DATA	*Inputs, HR Database (if used), Key Gender Metrics tab*	Collect or consolidate HR and credit data as needed	3-year trend data; view against benchmarks
SET TARGETS AND FORMALIZE STRATEGY	*Key Gender Metrics tab, Guide tab, Board Presentation*	Define realistic targets and explore actions using linked resources	Gender strategy draft; internal presentations for alignment
IMPLEMENT AND MONITOR	*Dashboard tab, Action Plan slides within the Boad Presentation*	Track progress, report to leadership, and adapt actions over time	Updated visuals and presentations; implementation oversight

Excel File Metric Dashboard EQ
- Self-assessment
- Guide
- Supplementary tabs



Guide Gender Strategy Toolkit

Board Presentation Board Reporting Slide.pptx

Step 1: (Re) Affirm Commitment

- Leadership and department heads should express a willingness to explore gender equity as a business and impact opportunity.
- 34 Human resource and Credit level indicators are identified in the toolkit which can be used to identify potential gender actions
- The "Expected Impact" column of the *Guide* tab in the toolkit can be used to illustrate how proposed gender actions can lead to improved business performance, talent retention, and market reach.

	Stage of Toolkit Adoption	Metric Type	Category	Activity Description	Indicator	Calculation	Source of Methodology	Target Value	Target Source	Target Frequency	Investment Level	Time Required	Expected Impact	Impact Source
TRUE	**Gender-Aware Adopter**	Human Resources	Firm-Level	Increase overall women in workforce	Percentage of women employees	(Number of Women Employees/Total Employees)×100	Women Empowerment Principles, 2021 Private Equity and Value Creation, 2020	At least 40%	2X Criteria Reference Guide	Annually	$$	Medium-Term	The World Bank estimates that closing the gender gap in employment and entrepreneurship could increase global GDP by more than 20%, while the International Monetary Fund (IMF) has categorized the correction of the "misallocation" of women's talents and abilities as a method for boosting productivity.	Gender Gap Report, 2024

Step 2: Diagnose the Current Status

- Diagnose your organizations status by responding to the 5 questions about policy, data, career growth, external business practices and alignment with international standards.
- Based on the responses you will be assigned Tool Adoption Category.

1. Gender Diversity in leadership and workforce **policies**

2. Gender related workforce and leadership **data**

3. Career growth and **leadership** opportunities for women

4. Integrate Gender considerations in **external business practices**

5. Alignment with International **gender equity frameworks**

Each factor is rated on the level of initiative from 1-4

Summed score are assigned based on the level of initiative

See Categorization Rubric Here	Score	Description
Gender-Aware Adopter	5 - 8	This category is for MFIs and banks who recognize gender equity as an important factor of their organization's mission, but do not yet have a robust, operational gender strategy.
Gender-Responsive Implementer	9 - 12	MFIs and banks in this category are characterized as having gender diversity policies, but lack the resources or capability to facilitate them.
Gender Equity Advocate	13 - 16	This category is for MFIs and banks who are actively implementing equitable gender policies, but are still seeking additional opportunities to include international gender equity standards.
Gender Equity Leader	17 - 20	MFIs and banks at the forefront of gender equity policy innovation fall into this category.

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Step 3: Gather and Review Data

- This step ensures access to key HR and Credit data needed for gender analysis and strategy design.
- The *Key Gender Metrics* tab presents gender-related indicators over a three-year period, including performance against global benchmarks.
- Start by filtering the toolkit for your current or target adoption level, such as Gender Aware Adopter or Gender Responsive Implementer, to find relevant indicators.

How to Prepare the Data

- **For institutions without internal HR or MIS system***:* Organizations may use the HR Database tab, information entered in the HR Database tab will automatedly reflected in the inputs tab and subsequently in the Key Gender Metrics tab.

OR

- **For institutions with existing system:** Institutions can use the Key Gender Metrics tab as a benchmarking and completeness check.

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Category: Gender-Responsive Implementer

Category	Key Ratios	31-Dec-	31-Dec-	31-Dec-	Internal	Benchmark	Recommended Action/Acti
	Human Resource	Optional	Optional				
	Gender distribution of employees						
Gender Aware Adopter	Percentage of women employees	33%	36%	29%		40%	Guide '!Q3
Gender Aware Adopter	Percentage of women managers	29%	29%	17%		30%	Guide '!Q6
Gender Aware Adopter	Percentage of women on Board	33%	25%	25%		30%	Guide '!Q9
Gender Aware Adopter	Percentage of women on executive teams	0%	33%	33%		30%	Guide '!Q11
Gender-Responsive Implementer	Percentage of women in senior management	33%	33%	20%		30%	Guide '!Q13
Gender-Responsive Implementer	Percentage of women in middle management	33%	33%	33%		30%	Guide '!Q15
Gender-Responsive Implementer	Percentage of women in non-managerial staff	50%	50%	40%		40%	Guide '!Q17

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Step 4: Set Targets, Select Actions and Formalize Strategy

Setting Targets

Identify the targets from *Key Gender Metrics tab*, which would be realistic for achievement
Use links in the *Guide column* to read more about the metrics in the *Guide* tab.

- ✓ Status
- ✓ Global Target
- ✓ Target Frequency
- ✓ Investment Level
- ✓ Time required
- ✓ Expected Impact
- ✓ Recommended Actions
- ✓ Sources

Stage of Toolkit Adoption	Metric Type	Category	Activity Description	Indicator	Calculation	Source of Methodology	Target Value	Target Source	Target Frequency	Investment Level	Time Required	Expected Impact	Impact Source	Responsible team/individual	Recommended Action	Sources
Gender-Aware Adopter	Human Resources	Firm-Level	Increase overall women in workforce	Percentage of women employees	(Number of Women Employees/Total Employees)×100	Women Empowerment Principles, 2021 Private Equity and Value Creation, 2020	At least 40%	2X Criteria Reference Guide	Annually	$$	Medium-Term	The World Bank estimates that closing the gender gap in employment and entrepreneurship could increase global GDP by more than 20%, while the International Monetary Fund (IMF) has categorized the correction of the "misallocation" of women's talents and abilities as a method for boosting productivity.	Gender Gap Report, 2024	Human Resources	1. Set gender-balanced hiring targets and eliminate bias in job descriptions. 2. Offer paid parental leave and hybrid work options to retain female talent. 3. Monitor hiring, pay equity, and career progression to ensure equal opportunities.	1. Women in Workplace 2022, page 33 2. Women in Workplace 2022, page 44 3. Pay Transparency Tools to Close the Gender Wage Gap, page 24"

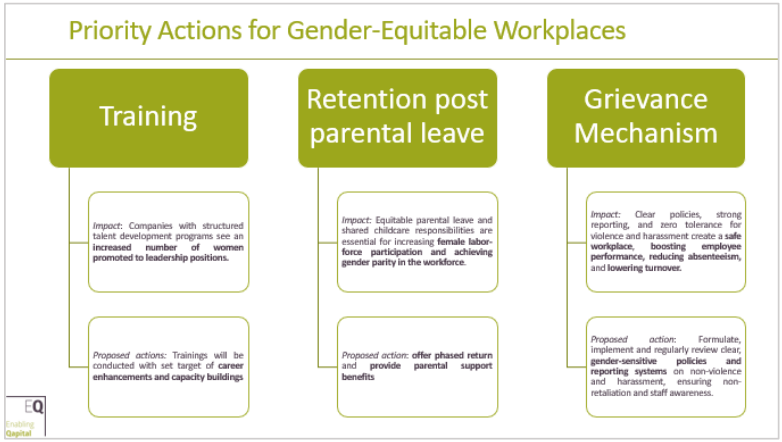
Selecting Actions

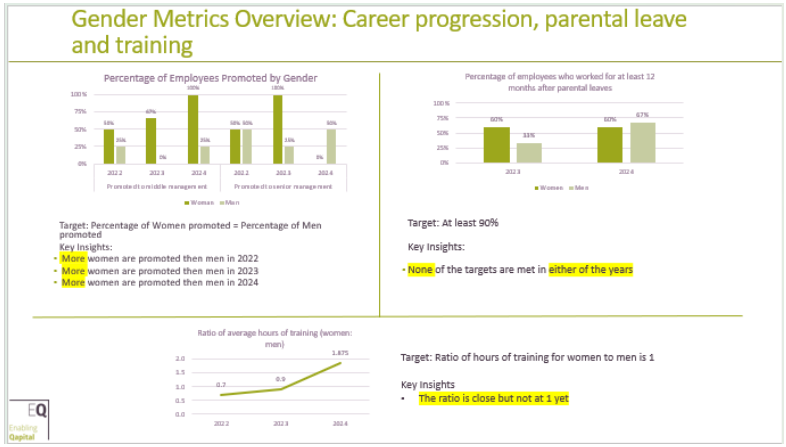
S. No.	Action Indicator	Recommendation	Responsible Department	Time
1	Job Description	The job description should be gender neutral, for existing jobs & new hirings	HR & Hiring department	6 months for complete change
2	Paid Parental leaves	Paid parental leave will be granted as per the country's law or at least 6 weeks maternal & 2 weeks paternal.	HR & Employees department	2 months for completely integrating it
3	Hybrid work options	2 days WFH option & flexible working hours option (as working half day from office)	HR & Employees department	3 months to completely adopt
4	Hiring	Hiring should be based on education, experience & age. Intrusion on personal details should be avoided	HR & Hiring department	6 months to completely integrate

Step 4: Set Targets, Select Actions and Formalize Strategy

Formalizing Strategy

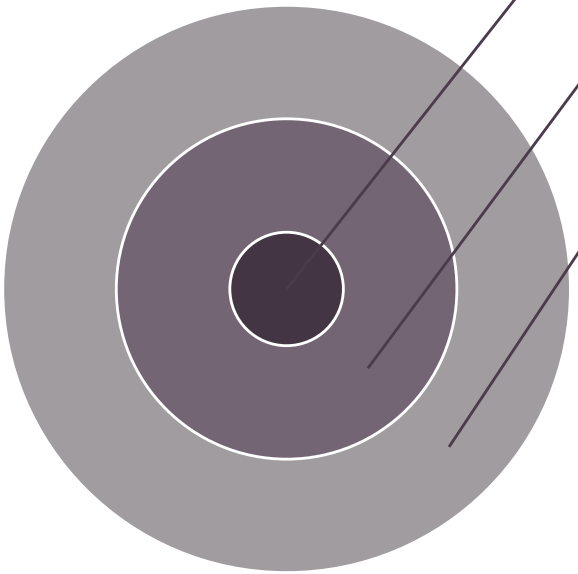
- Prepare the presentation for Board to finalize the adoption of actions to achieve the targets
- The Board Presentation include examples of how information can be presented to the Board. Board Reporting Slide.pptx
- The graphics in Dashboard tab are visuals from the Key Gender Metrics tab.





Step 5: Begin Implementation and Monitor Progress

Once gender targets are approved, the institution should:



Schedule quarterly updates to the Inputs tab/Key Gender Metrics tab

Use the Dashboard to track progress and adjust as needed

Get Gender Taskforce / Working Group to monitor implementation of the plan

Recommended Review & monitoring

HR Database Tab	Regular Working Document
Inputs Tab	Monthly
Key Gender Metrics	Quarterly

Once the targets are met, back to Step 1: (Re) Affirm Commitment

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5 Appendix

Appendix: Case Study - Gender Inclusion in FI

Background: Founded in 2010 by a male CEO, a financial institution (FI) in Ecuador has grown to 40 employees, including 10 at management level and 4 at the executive level. The FI manages a portfolio of 120,000 outstanding loans and has demonstrated steady growth and sustainability.

Current Focus: **(Step 1: (Re) Affirm Commitment)** The founder, who established the FI with a social mission, is now specifically committed to advancing gender equality.

HR & Credit departments along ESG department are requested to develop & present a Gender Strategy identifying the key gaps and outlines an action plan to address them.

Key Gender data

- Female employees: 15
- Female employees at managerial level: 2
- Female board member: 1
- Female clients: 70%

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Step 2: Diagnose the Current Status, Enter Institutional Details

Gender diversity in leadership & workforce policies – No formal policies (Gender Aware Adopter)

Track workforce & leadership data – Track some data but lacks detailed insights (Gender Responsive Implementer)

Career growth & leadership opportunity – mentorship & leadership development programs designed (Gender Responsive Implementer)

Integrate gender consideration in external business practice – Only focus on internal diversity (Gender Aware Adopter)

Alignment with international standards – we have started aligning but lacks policies for alignment (Gender Responsive Implementer)

Toolkit Adaption Category: Gender Aware Adopter (total score: 8)

Question	Gender-Aware Adopter (1 Point)	Gender-Responsive Implementer (2 Points)	Gender Equity Advocate (3 Points)	Gender Equity Leader (4 Points)	Total Points
1. How does your company approach gender diversity in leadership and workforce policies?	We recognize the importance of gender equity but have no formal policies.	We have gender diversity policies but find it challenging to operationalize.	We embed gender equity in leadership, hiring, and governance.	We are industry leaders in gender inclusion, influencing policy and industry benchmarks.	Gender-Aware Adopter
2. How does your company track gender-related workforce and leadership data?	We do not track gender-disaggregated workforce or leadership data.	We track *some* workforce gender data (e.g., representation) but lack detailed insights.	We conduct *gender audits** to systematically track all relevant gender data** and are able to analyze the same for insights (e.g., promotions, pay equity, retention).	We transparently report gender impact and integrate it into investment and business decisions.	Gender-Responsive Implementer
3. To what extent does your company promote career growth and leadership opportunities for women?	We currently do not have structured programs to support women's career progression.	We have mentorship and leadership development programs designed specifically for women.	We have structured leadership, mentorship, and sponsorship programs for women and conduct gender-neutral*** evaluations for promotions.	We have a gender-balanced leadership including significant representation by women as program directors, board and executive members responsible for key business and policy decisions.	Gender-Responsive Implementer
4. How does your company integrate gender considerations into external business practices (e.g., supply chains, investments, partnerships)?	We primarily focus on internal diversity efforts to ensure equal participation or opportunity.	We encourage gender diversity among partners through the value chain through intentional communication and collaborations.	We enforce gender-lens strategies in business partnerships, procurement, and supplier diversity through defined policies.	We lead gender-focused impact initiatives in the industry such as convening workshops, discussion forum and influence regional or international policy frameworks on gender integration.	Gender-Aware Adopter
5. Does your company align with international gender equity frameworks like the 2X Challenge, UN SDG 5, or Gender-Lens Investing (GLI) best practices?	We are not currently aligned with any global gender equity frameworks.	We have started aligning with gender-lens frameworks internally through business strategy and monitoring results but do not have policies for enforcement.	We actively integrate global gender frameworks into our business strategy, monitoring results and include the same in our investor reports.	We are recognized as a leader in global gender impact investing and policy advocacy through our partnerships with international organizations working on gender and finance such as the 2X global, UN, Women's World Banking etc.	Gender-Responsive Implementer
Total Score					8
Toolkit Adoption Category					**Gender Aware Adopter**

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Step 2: Diagnose the Current Status, Toolkit Adoption Category

The FI falls in Gender Aware Adopter Category

They are aware gender equity is an important factor

But do not have a robust operational gender strategy

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Metric Dashboard EQ-21.07.25 ML.xlsx

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Step 3: Gather and Review Data

The FI doesn't have a formal MIS and plans to adopt the HR database tab to maintain the information

The HR team regularly update information in the HR Database tab

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S.No	Country	Employee Name/ID	Gender	Role	Designation	Joining Date	Exit Date	Last promotion	SalaryINR	Parental Leave was taken on	Hours of trainings

The information entered in HR Database tab is reflected in Inputs Tab, segregated over 3 years period

	Date	31-Dec-22	31-Dec-23	31-Dec-24	Comment
		Optional	Optional		
	Human Resource				
H1	*Number of Employees*				
H1.1	Number of women employees	8	10	8	
H1.2	Total number of employees	24	28	28	
H1.3	Number of women managers	2	2	1	
H1.4	Total number of managers	7	7	6	
H1.5	Number of women on board	1	1	1	
H1.6	Total board members	3	4	4	

The key metrics will reflect in Key Gender Metrics Tab, which they evaluates against the benchmark and can set internal target

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Category: Gender-Responsive Implementer

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Step 4: Set Targets, Select Actions and Formalize Strategy

The organization plans to pursue on improving the % of women employees.

Stage of Toolkit Adoption	Metric Type	Category	Activity Description	Indicator	Calculation	Source of Methodology	Target Value	Target Source	Target Frequency	Investment Level	Time Required	Expected Impact	Impact Source	Responsible team/individual	Recommended Action	Sources
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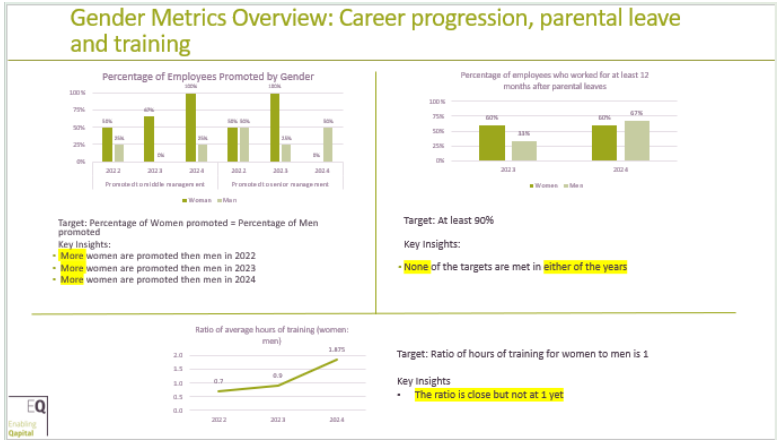
Thus, carries out the action planning based on the recommended actions

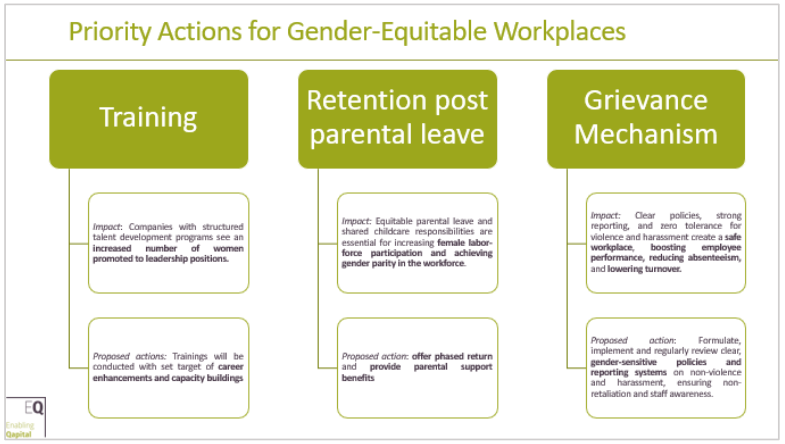
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2	Paid Parental leaves	Paid parental leave will be granted as per the country's law or at least 6 weeks maternal & 2 weeks paternal.	HR & Employees department	2 months for completely integrating it
3	Hybrid work options	2 days WFH option & flexible working hours option (as working half day from office)	HR & Employees department	3 months to completely adopt
4	Hiring	Hiring should be based on education, experience & age. Intrusion on personal details should be avoided	HR & Hiring department	6 months to completely integrate
5	Pay Equity	The salary range should be disclosed in the job description and the salary should be based on education & age	HR & Hiring department	1 year to completely integrate in the system
6	Career Growth	Hardworking employees should be promoted fairly	HR & Employees department	3 months
7	Training of HR & Hiring managers	The HR & Hiring managers may be trained where applicable for the above topics internally or externally for formulating HR policies and integrating the above in their processes where applicable	HR & Sustainability department	3 months (1 month planning, 1 moth training & 1 month in implementation)

Step 4: Set Targets, Select Actions and Formalize Strategy

Formalizing Strategy

- The FI Prepares the presentation for Board to finalize the adoption of actions to achieve the targets
- Board presentation along with graphics in Dashboard tab are used to visualize the information from the Key Gender Metrics tab.





Gender equity – qualitative HR metrics

Qualitative Metric	2022	2023	2024	Target
Grievance mechanism	Not aligned	Partially aligned	Aligned	Aligned and audited
Marketing policy	No	In progress	Yes	Yes
Policy supporting parents and caregivers	No	Yes	Yes	Yes
Non-discrimination & equal opportunity policy	In progress	Yes	Yes	Yes
Gender-responsive risk assessments for employees	Not aligned	Aligned	Aligned and audited	Aligned and audited
Offers flexible work options for all employees	Partially aligned	Aligned	Aligned and audited	Aligned and audited
Policies and procedures to ensure safety, security, confidentiality and protection of victims of sexual harassment in the workplace	No	In progress	In progress	Yes
Support women in accessing management and leadership positions through training, coaching, mentoring	Not aligned	Partially aligned	Aligned	Aligned and audited
Gender-responsive assessments of machine learning and AI tools to prevent perpetuating gender biases and avoid adverse impacts on women	Partially aligned	Partially aligned	Aligned	Aligned and audited
Has undertaken a gender audit/evaluation/assessment	Aligned	Aligned	Aligned and audited	Aligned and audited

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