



# GENDER EQUITY AND SOCIAL INCLUSION (GESI) POLICY

## FOR MICROFINANCE INSTITUTIONS



## **FOREWORDS**



**Loi M. Bakani, CMG**  
Governor, Bank of Papua New Guinea

I am pleased to present the Gender Equity and Social Inclusion (GESI) Policy for Microfinance Institutions (MFIs). This GESI Policy has been developed with the MFIs as a framework to help build and champion gender equity and social inclusion values and principles within their organisations. The Policy was developed through consultations, research and discussions with a wide range of stakeholders.

I am also pleased to acknowledge that the GESI Policy for MFIs draws very heavily on the content and framework of the Government of Papua New Guinea's National Public Service Gender Equity and Social Inclusion (GESI) Policy and is guided by the Denarau Action Plan, the Alliance for Financial Inclusion (AFI) Network's commitment to gender and women's financial inclusion. We are pleased to contribute to our government's commitments to create a fair and equitable society free from discrimination.

As employers, financial service providers and respected and established organisations in the communities where they work, MFIs have a unique and very important role to play in the economic and social development of Papua New Guinea. As employers, the provision of equal opportunities for individuals to access paid employment and training leads to economic empowerment, independence and self-development. As financial service providers, providing access to financial products and services can help reduce poverty, hunger, poor health and wellbeing, low education levels, inequality and many of the drivers of social exclusion. As respected organisations, they have the opportunity to role model fair and inclusive practices to generate greater understanding within their communities and encourage positive change.

In December 2016, alongside the Prime Minister, I was very proud to launch Papua New Guinea's second National Financial Inclusion Strategy 2016-2020. The Strategy's aim is for all Papua New Guineans to be financially competent and to have access to a wide range of financial services that address their needs and are provided in a responsible and sustainable manner.

In Papua New Guinea today, we estimate that 70–75% of the total population is excluded from access to the formal financial sector. Currently, only 40% of adults have a deposit/transaction account. We know that lack of access to financial services for women compared to that of men is particularly acute. We also know that discrimination (based on sex, age, caste, disability, health status, religion, sexual orientation or social status) is a significant contributor to that level of exclusion.

## ***GENDER EQUITY AND SOCIAL INCLUSION (GESI) POLICY FOR MICROFINANCE INSTITUTIONS***

Our overall goal at the beginning of the first National Financial Inclusion Strategy 2014-2015 was to “bank one million more unbanked low-income people” and 50% of those one million new deposit or transaction accounts should be owned by women. At the end of the first strategy period, more than 1.2 million new deposit accounts were opened. However, the percentage of new accounts opened and owned by women was only 26%.

Our financial inclusion target for 2020 is to reach 2 million more unbanked people of which 50% should be women. Having not achieved our goal to reduce the level of financial exclusion for women during the first strategy, we know that setting a target to enable 1 million more women to access financial services is a truly ambitious goal. To achieve it, we recognised that we had to increase our efforts and provide more support. This GESI Policy will assist to achieve this goal immensely.

The GESI Policy for MFIs has benefited enormously from the generosity of many individuals and organisations within government, non-government, private sector and development partners and I thank them for sharing their experience, expertise and resources. I also thank The Centre for Excellence in Financial Inclusion (CEFI) which has played a significant role by initiating and supporting the Policy’s development and recognising its importance in ensuring the achievement of our national financial inclusion goals.

Thank you also to our important development partners, the Asian Development Bank and DFAT, for their funding support to the Microfinance Expansion Project which provided technical inputs towards the development of this Policy.

I commend all MFIs on their commitment to adopting and implementing the principles and values embodied in the GESI Policy and wish them every success in undertaking this important step. By facilitating equal opportunities for employment and financial inclusion for all, you have the opportunity to make a significant and positive impact on the economic, social and development growth of Papua New Guinea and the establishment of a fair, just and respectful society where nobody is left behind.

We see this Policy as a flagship initiative in the financial sector to ensure gender equity and social inclusion principles and values are fully integrated in all aspects of our work towards financial inclusion.

**Xiaoqin Fan**

Regional Director  
Pacific and Liaison Coordination Office  
Asian Development Bank

The Asian Development Bank (ADB) has been working in Papua New Guinea to support the establishment of a sustainable microfinance industry since 2002. Through the work of the Microfinance Expansion Project, we are very pleased to have contributed to the development and publication of the Gender Equity and Social Inclusion (GESI) Policy for microfinance institutions (MFIs).

Gender equity is one of ADB's five drivers of change for promoting and achieving inclusive and sustainable growth, reducing poverty, improving living standards, and achieving the Sustainable Development Goals. ADB's Policy on Gender and Development identifies gender mainstreaming as the key strategy and approach for promoting gender equality and women's empowerment across all sectors.

We recognise that the work of MFIs throughout the country is key to the achievement of economic empowerment, particularly for women. By offering equitable and inclusive financial products and services, MFIs enable access to savings and credit increasing the financial stability and economic security of many individuals and families. Access to credit makes possible the acquisition of productive assets and increases income earning opportunities. The extension of financial literacy training and support for business development services, particularly for women entrepreneurs, helps build and grow critical financial awareness and independence.

As employers, by ensuring equal opportunities to access paid employment and training, MFIs play a vital role in developing the economic empowerment, independence, and self-empowerment of all their employees. By supporting and promoting women within their organisations, they also provide an opportunity for women to take up leadership positions and ensure they have a voice in decision-making.

We believe that gender equity and social inclusion values and principles need to be pursued in their own right but also because they are critical for sustained economic growth, faster poverty reduction, and inclusive development. We congratulate all our MFI partners for their commitment to adopting the GESI Policy and wish them every success as they work to implement its principles and values within their organisations.

**Jodie McAlister**

Counsellor (Economic Governance)

Australian High Commission, Papua New Guinea

We are very pleased to have provided support for the development of this Gender Equity and Social Inclusion Policy for Microfinance Institutions. The Australian Government has a steadfast and ongoing commitment to be at the forefront of efforts to promote gender equality and the empowerment of women and girls. Three priorities guide our work on gender equality: enhancing women's voice in decision-making, leadership and peace-building; promoting women's economic empowerment; and ending violence against women and girls.

Both as employers and as providers of financial services, we believe MFIs can make a significant impact in each of these key areas. We see their adoption and implementation of this GESI policy as an important step towards ensuring fair and non-discriminatory employment practices within their organisations and we know that they play a key role in enabling the emergence of strong women leaders.

As financial service providers, they are key stakeholders in the government's national strategy to reduce financial exclusion. Their commitment to provide financial literacy training and business support services for their customers, particularly in remote and rural areas, is helping to increase education and skills for women's economic participation. Their ongoing work to develop and offer equitable and non-discriminatory products and services facilitates women's entrepreneurship and involvement in private sector development. In turn, as more and more successful women-led businesses are established, opportunities for increasing investment in women-led small and medium enterprises will increase. We also know that improving women's livelihoods helps give women greater financial stability and independence and, importantly, increases options to escape violence within their homes and communities.

Gender equality is a fundamental right and it is central to economic and human development. It helps to address the root causes of instability and conflict, drives economic growth, reduces poverty and builds resilience. More prosperous, inclusive and equal societies are more stable and peaceful. We commend the MFIs on their commitment to the GESI Policy and wish them well as they work to put the policies and principles in place within their organisations.

## **ACKNOWLEDGEMENTS**

**This document draws heavily on the content and framework of the Government of Papua New Guinea's National Public Service Gender Equity & Social Inclusion (GESI) Policy which was developed and produced by the Department of Personnel Management, approved by the National Executive Council in December 2012 and officially launched in January 2013.**

**We thank the many people involved in developing the National Public Service GESI Policy for allowing us to draw on their expertise and experience in developing the GESI Policy for Microfinance Institutions in PNG.**

**This Policy is consistent with the guiding principles articulated in the National Policy for Women and Gender Equality 2011-2015 and the Papua New Guinea National Policy on Disability 2015-2025 as well as the various international conventions which have been ratified by PNG. It is also consistent with Vision 2050, the Development Strategic Plan 2010-2030 and Medium Term Development Plans.**

**May 2017**

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## ACRONYMS

CEFI	Centre for Excellence in Financial Inclusion
DFS	Digital Financial Services
GESI	Gender Equity and Social Inclusion
HR	Human Resources
MFI	Microfinance Institution
PNG	Papua New Guinea

## **OVERVIEW**

We have developed this Gender Equity and Social Inclusion (GESI) Policy as a framework for us to address gender equity and social inclusion values and principles within our organisation. It is intended as a tool for increasing our understanding of GESI issues as well as a practical guide for our management and staff to mainstream gender equity and social inclusion into our strategic planning, our budgets, our internal business processes and the delivery of products and services to our customers.

We are firmly committed to the principles of human rights and equal opportunity and strive to positively influence change in our workplaces and our communities.

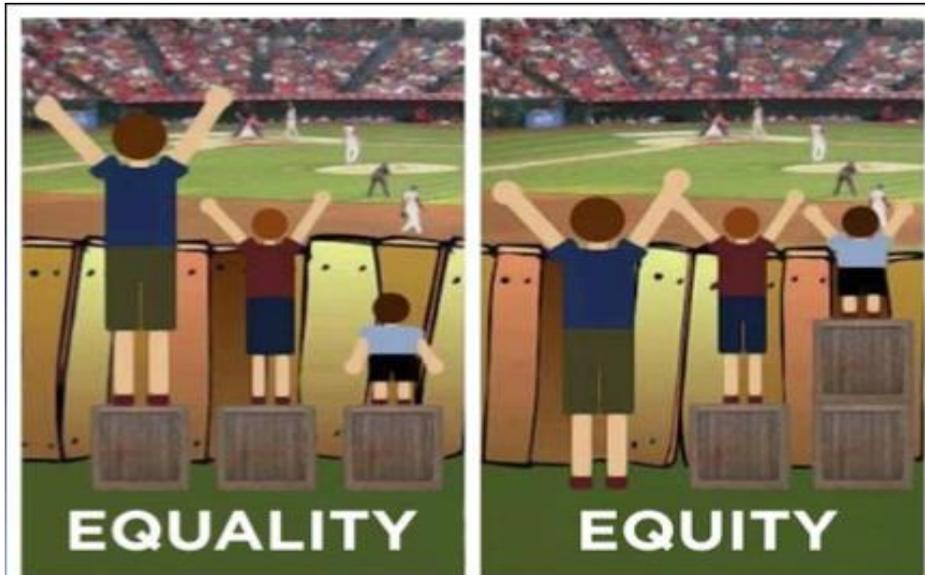
Our aim in adopting and, most importantly, implementing our GESI Policy is to:

- Define gender equity, social inclusion and other related terms
- Support the creation of a working environment and culture that is respectful, courteous, inclusive, collaborative, diverse, productive and equitable for all employees and free from discrimination
- Aim to develop a culture where our employees feel supported and confident in identifying and disclosing barriers that prevent gender equity and a socially inclusive working environment
- Define leadership, values and behaviours at an individual, team and management level that support and promote GESI principles
- Assist management and staff in identifying organisational policies, processes and practices that prevent gender equity and foster social exclusion.
- Define and enable “mainstreaming,” that being the integration of GESI principles and values into business processes and systems allowing them to become a part of everyday business in our workplace
- Apply GESI principles and values to the development and delivery of our products and services to our customers
- Provide direction and guidelines to develop and practically implement strategies to transform our workplace enhancing the rights and wellbeing of our staff and improving our levels of service and relationships with our customers.

We know that gender is a cross-cutting issue and the implementation of our GESI Policy will require the commitment, participation and contribution of all of us. Every one of us will be expected to develop plans of action for integrating gender perspectives into our work and we will use these action plans to track and monitor our progress. The actions we take in our everyday business operations will ensure gender equity and social inclusion values and principles are an integral and essential part of our identity.

As employers, we know that providing equal opportunities to access paid employment and training is vital for economic empowerment, independence and self-development. As financial service providers, we know that our organisations have an important and very large role to play. By facilitating equal opportunities for employment and financial inclusion for all, we know we can have a profound and positive impact on the economic, social and developmental growth of Papua New Guinea.

**GENDER EQUITY AND SOCIAL INCLUSION – WHAT DOES IT MEAN?**



**GENDER EQUITY** is the process of being fair to disadvantaged men or women through specific interventions and actions such as balancing past or current differences that have had a negative impact on a woman or man’s ability to participate fully and equally in employment and other opportunities.<sup>1</sup>

EQUALITY = SAMENESS	EQUITY = FAIRNESS
<p><b>Gender equality</b> means that men and women have equal value, rights and opportunities to participate in every aspect of employment and life.</p> <p>However, equality only works if <b>everyone starts from the same place.</b></p>	<p>Sometimes our differences can create barriers to participation. <b>Gender Equity</b> is a process of being fair. It means taking steps to make sure that everyone is able to access and participate fully and equally in employment and other opportunities.</p> <p><b>We must first ensure equity before we can enjoy equality.</b></p>

Images & content found at: <https://soundprogress.wordpress.com>

<sup>1</sup> Equal Employment Opportunity (EEO) Policy – (Department of Justice & Attorney General)

***Why do we need to think carefully about gender equity as well as gender equality and how do the two concepts fit together?***

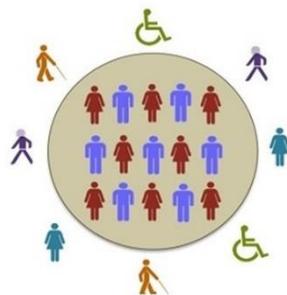
It can be easy to think that by simply stating or advertising that women and men have equal opportunities, gender equality is assured. If we are to truly ensure equal opportunity for all, it is important for us to acknowledge and understand the differences between men and women and to investigate how those differences impact our daily lives. We know that women and men have different perspectives, needs, interests, roles and resources. We also know that those differences may also be reinforced by culture, ethnicity or age. We must recognise that every policy, process, service or product affects women and men differently. By addressing these differences in experiences and situations between and among women and men in all aspects of our work, we can ensure that everyone is able to access and participate fully and equally in employment and other opportunities.

Gender equality means equally valuing both the differences and the similarities between men and women and the varying roles they play. It does not mean that women become the same as men. It means that having the ability to access rights or opportunities does not depend on being male or female.

Integrating this critical understanding into our organisational culture, business strategies and operational planning will help us to understand the differences between men and women and to develop different treatments to achieve more equal results regardless of gender.

**SOCIAL INCLUSION** means ensuring that people who might be excluded socially because of their sex, age, caste, clan, descent, disability, ethnic background, HIV or other health status, migrant status, religion, sexual orientation, social status, where they live or other social identity, have equal conditions for realising their full human rights and potential to contribute to national, political, economic, social and cultural development and to benefit from the results.

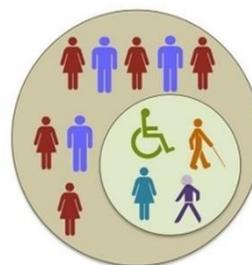
**SOCIAL EXCLUSION**



**SOCIAL INCLUSION**



**SOCIAL INTEGRATION**



**SEGREGATION**

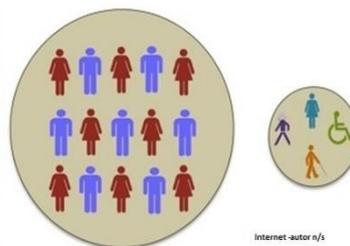


Image based on several found at: [www.youtube.com](http://www.youtube.com)

***Why do we think we have a role to play in reducing social exclusion by accepting and encouraging diversity and contributing to a more inclusive society?***

Papua New Guinea is one of the most diverse nations in the world characterised by many different languages, cultures and clans. In every aspect of their lives, Papua New Guineans balance their professional responsibilities with intrinsic obligations to their clans, customs and religion.



The population of over 7 million people is widespread. It is estimated that around 80% of PNG's people live in rural areas. The beautiful but rugged geography and limited infrastructure makes communication and transport difficult and, for many, there can be little or varied access to education, health facilities and other services. While resource-rich, there is a large disparity in the distribution of wealth and resources. The increasing rural migration to major cities is having a significant impact.

As employers, by accepting people from diverse backgrounds and managing and integrating their needs, we can play an important role by reducing inequality and exclusion from social, professional and economic opportunities. We can also ensure that our workforce reflects the diversity of our community and maximise our organisation's ability to communicate with and better understand the varying needs of everyone.

As financial service providers, we know that our products and services can help to reduce many of the drivers of social exclusion (poverty, hunger, poor health and wellbeing, low education levels, inequality, lack of decent work opportunities, and corruption). By making sure that no individual or group is discriminated against we can ensure that those who might otherwise be excluded are able to exercise the same rights as others to access products and service which may help them to reduce financial insecurity and participate in economic opportunities.

## **WHAT IS THE IMPACT OF GENDER INEQUALITY?**

Women and girls represent half of the world's population and therefore also half of its potential. But, at present, this huge potential is unrealised. In all areas of social and economic development, statistics show that the rights and opportunities of women and girls are not equal to those of men and boys. The disadvantages facing women and girls are a major source of inequality. All too often, women and girls are discriminated against in education, health, political representation, employment, access to markets and income earning opportunities with serious and negative repercussions for development of their capabilities and their freedom of choice.

Currently<sup>2</sup>:

- two-thirds of the 774 million people in the world who lack basic literacy skills are female – this proportion has remained unchanged for the last 20 years and spans most regions.
- globally, women hold an average of 22.5% of parliamentary seats and in Pacific Island countries women hold an average of 5% of seats in national parliaments. Today, there is only 2.7% women representation in PNG parliament.
- every day, approximately 800 women die from preventable causes related to pregnancy and childbirth – 99% of all maternal deaths occur in developing countries.
- in every region, women perform the majority of unpaid care work and are paid only 25-50% of the total hours they work.
- globally one in three women and girls experience physical and sexual violence with rates as high as two in three in some Pacific Island countries.

Papua New Guinea is currently ranked 158th out of 188 countries in the United Nations (UN) global Gender Inequality Index. Pervasive cultural and systemic obstacles still prevent women from participating in political and economic life in PNG.

## **WHY IS ENSURING GENDER EQUITY AND SOCIAL INCLUSION IN OUR WORKPLACE AND COMMUNITY IMPORTANT TO US?**

Because it is a fundamental human right.

*Article 1*

**“We are born free and equal; we should treat each other with human dignity.”**

*Universal Declaration of Human Rights 10 December 1948*

*United Nations General Assembly*

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<sup>2</sup> <http://dfat.gov.au/aid/topics/investment-priorities/gender-equality-empowering-women-girls/gender-equality/Pages/australias-assistance-for-gender-equality.aspx>

We believe that all men and women should have equal value, rights and opportunities to participate in every aspect of life. Advancing gender equality is central to economic and human development and is critical to all areas of a healthy society from reducing poverty to promoting health, education, protection and the well-being of women, men, girls and boys.

It is important to us because committing to gender equity and social inclusion strengthens our egalitarian values and ethics, the quality of our relationships, the efficiency of our work and our economic prosperity.

It is universally accepted that entrepreneurship and private sector development are fundamental to economic growth and are significant sources of women's employment. As entrepreneurs, women create jobs and grow national economies. In Papua New Guinea, we know that women face multiple constraints in accessing employment and livelihood opportunities. Creating an enabling environment by addressing these obstacles is important, including through providing start-up funding or loans, access to banking as well as business and financial training. Enabling women to participate in the economy and harnessing their talents in formal employment makes sound business sense.

For us, enabling women's economic empowerment is not only a question of rights. It is a fundamental part of what we do. Our business is to provide financial products and services. When women cannot access credit or bank accounts, it is difficult for them to plan, build businesses or achieve their full economic potential.

Women need access to banking and financial services to save and manage their money. Facilitating women's financial independence enables them to improve their financial security and, most importantly, gain control over their finances. When women have control over what they earn, they are able to decide how to spend their money to lift themselves and their families out of poverty and prioritise the family's health and education needs. Critically, it also provides them with a choice and a means to escape violence in their homes. Studies show that when women are given economic opportunity, the benefits are large also for their families, their communities, and ultimately for national development efforts.

We know that, in Papua New Guinea today, almost two-thirds of the population continues to lack access to any form of formal financial services. We know that enabling financial inclusion is a key priority for the Government of Papua New Guinea and we have all participated in the development of Papua New Guinea's *(Second) National Financial Inclusion Strategy 2016-2020*. We are key stakeholders in the work to be done to achieve its goals.

We continue to actively support the provision of financial education and financial literacy and products and services which meet the needs of all Papua New Guineans.

We are particularly looking forward to taking full advantage of the enormous opportunities that digital financial services (DFS) will enable. We believe that DFS will present significant opportunities to overcome the barriers of financial inclusion, especially those which impact most upon women. As providers of these services, we also believe we can significantly contribute towards PNG meeting the 2030 UN Sustainable Development Goals. While digital finance would contribute to nearly all of the 17 major goals in some way, as Figure 1 shows, it could have a significant impact on ten of them. We understand and accept the very important role we have to play.

**Figure 1: Digital financial inclusion directly supports ten of the 17 UN Sustainable Development Goals**

<b>Goal</b>	<b>Impact from digital financial inclusion</b>
<b>1. No poverty</b>	<ul style="list-style-type: none"> <li>• Poor people and small businesses are able to invest in their future</li> <li>• More government aid reaches the poor as the ability to transfer funds digitally increases security and reduces the potential for leakage of funds to unintended recipients</li> </ul>
<b>2. Zero Hunger</b>	<ul style="list-style-type: none"> <li>• Farmers are better able to invest during planting seasons and smooth consumption between harvests</li> <li>• More food aid reaches the poor as the ability to transfer funds digitally increases security and reduces the potential for leakage of funds to unintended recipients</li> </ul>
<b>3. Good health and well-being</b>	<ul style="list-style-type: none"> <li>• Increased government health spending as the ability to transfer funds digitally increases security and reduces the potential for leakage of funds to unintended recipients</li> <li>• Financial inclusion for women can increase spending on health care</li> </ul>
<b>4. Quality education</b>	<ul style="list-style-type: none"> <li>• Digital payments of wages directly to teachers accounts increases the security of funds transfers and reduces absenteeism</li> <li>• Micro tuition payments increase affordability</li> <li>• Financial inclusion for women can increase spending on education</li> </ul>
<b>5. Gender equality</b>	<ul style="list-style-type: none"> <li>• Digital reduces women’s physical barriers to gaining an account</li> <li>• Women have more control over their finances and their businesses</li> </ul>
<b>7. Affordable and clean energy</b>	<ul style="list-style-type: none"> <li>• Mobile pay-as-you-go schemes create access to clean energy</li> <li>• Better targeted subsidies increase use of renewable energy</li> </ul>
<b>8. Decent work and economic growth</b>	<ul style="list-style-type: none"> <li>• Greater pool of savings increases lending capacity</li> <li>• Data history of poor and small businesses reduces lending risks</li> </ul>
<b>9. Industry, innovation and infrastructure</b>	<ul style="list-style-type: none"> <li>• Digital finance enables new business models and products</li> <li>• More public and private capacity to invest in infrastructure</li> </ul>
<b>10. Reduced inequalities</b>	<ul style="list-style-type: none"> <li>• Financial inclusion gives greatest benefit to very poor people</li> <li>• More government aid available as fraud and theft are reduced</li> </ul>
<b>16. Peace, justice and strong communities</b>	<ul style="list-style-type: none"> <li>• Digital records of financial transactions increase transparency and enable better monitoring of corruption and trafficking</li> </ul>

Source: Exhibit 20, p.55, UN Sustainable Development Goals; McKinsey Global Institute analysis. *Digital Finance For All: Powering Inclusive Growth in Emerging Economies*. September 2016. McKinsey Global Institute.

NB. In some cases, adaptations have been made to the original text within the Table to increase clarity of meaning.

### **OUR VISION**

We want our employees and clients to have equal conditions for realising their full human rights and potential to contribute to economic, social and cultural development and to benefit from the results regardless of gender and without discrimination.

We want to be fair and just in the way that we work so that status and conditions, benefits and responsibilities are equally shared regardless of gender and without discrimination.

<b>Our Vision</b>	We will build and champion gender equity and social inclusion within our workplace and community so that everyone has equal and equitable opportunity to access and use our financial products and services.
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### **OUR MISSION**

The development and implementation of our GESI Policy has two main goals:

- i. to focus on Gender Equity and Social Inclusion values and principles being exercised in our workplace, and
- ii. to integrate Gender Equity and Social Inclusion values and principles in the design and delivery of financial products and services for our customers.

<b>Our Mission</b>	To develop and maintain a positive, respectful work culture that ensures equality and diversity for all employees and is free from discrimination. To build a gender inclusive culture that empowers our people and harnesses their differences to create innovative, demand-driven, affordable products and services that meet the needs of our clients.
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### **OUR VALUES**

We want to make a difference. We hope that our leadership and our behaviours and attitudes will be a model for our community. We want to generate conversations and discussion about gender equity and social inclusion within our workplace but also beyond, into our homes and families, our communities and into our society. We want to promote gender equity and social inclusion so that our workplace culture is respectful, equitable and inclusive. We want to apply principles of gender equity and social inclusion to provide financial products and services to women and men in Papua New Guinea to transform their lives, their children’s futures and their communities.

The values which guide us in our workplace and our communities are:

<b>Our Values</b>	<b>Accountability + Ownership + Commitment + Integrity</b> <b>Respect + Service + Teamwork + Transparency</b>
	Our values drive how we work together, how we do business, how we serve our customers and how we contribute to our communities. Building and supporting gender equality, diversity and inclusion within our workplace and our communities is intrinsic to who we are.

**BENEFITS AND OUTCOMES**

We believe that promoting and practising gender equality, diversity and inclusion adds value to our business and all our stakeholders. Eliminating discrimination, removing barriers and providing access to equal opportunities and outcomes and full and equal participation for all supports higher performance, delivers stronger outcomes, and ensures a competitive advantage by helping us build a stable and committed team and loyal, long-term customers.

We believe that implementation of our GESI Policy will result in a workplace culture that embraces GESI principles and values and is characterised by:

- Recruitment and promotion based on merit
- Inclusive policy and practice
- Recognition and acceptance of the principle of equality of opportunity for all people
- Fair and participative decision making
- Freedom from bias
- More transparent processes in our workplace
- More effective and informative management reporting
- Better monitoring and evaluation processes
- Reasonable adjustments to remove barriers to employment
- Engaged employees performing to their full potential
- Respectful communication
- No tolerance for bullying or any form of harassment
- Demonstrated, more democratic leadership
- Equitable access to opportunities
- Innovations in service delivery
- Valued products and services
- Respectful customer relationships
- Strong community commitment

<b>Benefits</b>	Gender equality, diversity and inclusion add value to our business and all our stakeholders. Eliminating discrimination, removing barriers and providing access to equal opportunities and outcomes ensuring full and equal participation for all supports higher performance, delivers stronger outcomes, and ensures a competitive advantage by helping us build a stable and committed team and loyal, long-term customers.
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<b>Outcomes</b>	<ul style="list-style-type: none"> <li>• A team which is fully equipped at all levels to build and maintain gender equality and social inclusion</li> <li>• Gender mainstreaming embedded in all our processes</li> <li>• Products and services that are valued by and meet the needs of our customers</li> </ul>
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**IMPLEMENTATION OF OUR GESI POLICY**

We know that if we are to truly achieve our stated Vision and Mission and benefit from the Outcomes we are seeking, we need committed leadership and the assignment of clear responsibilities throughout the organisation. Whilst the definitions, guidelines and information contained within the policy can support the changes in leadership, attitudes and behaviours we want to see in our workplaces, for this change to be sustainable we will need to take decisive action to ensure the full adoption and practical implementation of GESI policies and principles.

To fully implement our GESI Policy we will:

- ⌘ Ensure committed Leadership and Oversight
- ⌘ Appoint Key Roles and Responsibilities in the Workplace
- ⌘ Mainstream Gender Equity and Social Inclusion
- ⌘ Develop an Action Plan for GESI Policy Implementation which incorporates Measurements, regular Reporting, and Ongoing Monitoring and Evaluation Processes

**⌘ COMMITTED LEADERSHIP AND OVERSIGHT**

Our leaders are the embodiment of our organisational values. As leaders, it is their responsibility to uphold and promote these values at all times.

**Accountability Commitment Integrity Respect Service Teamwork Transparency**

Our senior management are committed to the Policy being translated into action. They will work with staff to ensure consistent application of GESI Policy principles and to monitor its consistent and effective application throughout our workplace. The commitment of our leaders and senior managers and the role that they play is critical to the successful implementation of our GESI Policy.

Their task will be to:

Role model ethical behaviour	Build collaborative relationships
Lead with personal drive, commitment and resilience	Build staff capability and commitment
Provide strategic direction	Plan and monitor work tasks to ensure achievement of goals
Promote change and innovation	Promote effective and efficient service delivery
Communicate with influence	Support institutional strengthening

## **⌘ KEY ROLES AND RESPONSIBILITIES IN OUR WORKPLACE**

Successful realisation of our GESI Policy will require the commitment and participation of all staff at all levels and in all locations. **IMPLEMENTING GESI POLICY IS THE RESPONSIBILITY OF EVERYONE.** Collaboration and effective linkages will be required across all levels.

We will also be identifying and appointing GESI Focal points within our organisation. These will be individuals who have the motivation and interest to undertake the important task of seeing GESI principles integrated within our work. Their role will not be to take full responsibility for GESI work but to act as catalysts and an important support network for implementing and promoting gender equity and social inclusion initiatives.

## **⌘ MAINSTREAMING GENDER EQUITY AND SOCIAL INCLUSION**

Cross cutting issues such as gender equity, disability, HIV/AIDS and the needs of other marginalised groups can be addressed in our workplace through the practice of mainstreaming. Mainstreaming requires all of us, at all levels of our organisation to consider and address issues of gender equity and social inclusion at each point of planning, implementing, monitoring and evaluating our activities.

Mainstreaming is a key strategy for us to address issues of gender inequity and social exclusion as it can be extended to people of diverse language, ethnicity, cultural background, age, religious belief and family responsibilities. It can also address inequity brought about by differences in educational level, life experience, work experience, socio-economic background, sexual orientation, marital status and disability.

Within our organisation, gender mainstreaming involves:

- Reviewing our policies, practices and operations to examine whether their impacts are different for men and women
- Wherever necessary, changing our organisation to ensure the empowerment of both men and women through equal participation in decision making on issues which affect their lives
- Providing training and capacity building

Mainstreaming activities are focused on both internal and external considerations.

### **Internal Mainstreaming**

We aim to be a well-functioning, well-respected organisation by focusing internally on creating, enabling and sustaining an equitable and socially inclusive working environment for all our staff.

Internally, GESI principles are mainstreamed in the development and implementation of our internal plans, policies, programs and operations including, for example:

Organisational and strategic plans, policies and programs	Reward and recognition
Decision making and organisational development	Conditions of employment
Budgets and expenditure	Accessibility in the workplace
Guidelines and rules	Training and induction programs
Governance and leadership models	Career planning and development
Codes of conduct and behaviour	Performance management systems
Organisation and salary structures	Disciplinary procedures
Recruitment practices	Communications
Appointments and promotions	Complaints processes and feedback mechanisms
Data collection and reporting processes	Monitoring and evaluation
Administrative and operational services	Banking and business operations
Building, branch and asset selection, management and maintenance	Compliance and risk management

**External Mainstreaming**

We aim to be fair and just in our dealings with our clients and also to be a positive influence in the community in which we work. Gender equity and social inclusion considerations are considered and taken into account when designing and developing all our products, services and training programs delivered to our customers. This not only ensures equity for all when accessing our services, but allows us to be role models within our community in the way we conduct ourselves and our business. In turn, we hope our actions and activities encourage change in the community and establishes our positive image and strong leadership in this area.

Externally, we mainstream GESI principles by considering practices including, for example:

Development and design of products and services	Communication strategies
Ease of physical and practical access to services	Monitoring and evaluation of services
Personal security issues	Openness to feedback and change
Commitment to best possible GESI practice	Customer and community engagement

Mainstreaming initiatives are utilised as preventative measures against, and in response, to gender inequity and social exclusion. Through careful consideration of policies, process and practice, gender equity and social inclusive behaviours are encouraged and rewarded in our workplaces and communities

## ⌘ **DEVELOPING AN ACTION PLAN FOR GESI POLICY IMPLEMENTATION**

We know that we need to be proactive and take concrete steps if we are to achieve our mission to create a positive, respectful workplace and build a gender inclusive culture that empowers our staff to create innovative, affordable products and services for our clients. It is not enough to simply say that we have a GESI Policy. The true value of any policy is only apparent when it is applied.

We will develop a detailed **Action Plan** for implementing our GESI Policy. **We will begin by identifying Key Priority Areas and determining whether GESI principles and policies are currently integrated and reflected within our operations and activities in those key areas.**

Examples of key priority areas which we might choose to focus on include:

- Human Resources
- Education, Training and Capacity Building
- Leadership and Oversight
- Advocacy and Awareness
- Reporting
- Market Research and Product Development
- Monitoring and Evaluation

Where we think we need to do better, we will **define the Issues and Problems** we wish to address and we will decide what would be the best outcome if we worked together to resolve the issue or fix the problem. Working together we will develop an **Implementation Strategy** and make a **Commitment** to take steps and make changes and **to integrate and practically apply GESI principles** to achieve the outcome that we want.

*GENDER MAINSTREAMING IS A KEY STRATEGY FOR IMPLEMENTING OUR  
AIM OF GENDER EQUALITY AND EQUITY.  
IT MEANS THAT AT ALL TIMES, ALL OF US, AT ALL LEVELS, CONSISTENTLY  
APPLIES A GENDER PERSPECTIVE IN PLANNING, DEVELOPING, EVALUATING  
AND IMPROVING OUR STRATEGIES, POLICIES, PROGRAMS, PROJECTS,  
PRODUCTS AND SERVICES.*

MAINSTREAMING GENDER IS NOT ABOUT ADDING A WOMEN'S COMPONENT  
TO EXISTING POLICIES, PLANS, PROGRAMS AND PROJECTS. RATHER, IT IS  
ABOUT ENSURING THAT A GENDER PERSPECTIVE INFORMS THE  
DEVELOPMENT OF SUCH INITIATIVES AT ALL STAGES AND IN EVERY  
ASPECT OF THE DECISION-MAKING PROCESS.

We will clearly state who is **accountable** for each implementation strategy and the **timeframe** for undertaking and completing it. We will also embed specific measurements and indicators, reporting requirements and ongoing monitoring and evaluation processes to ensure that we are continually held accountable and can **measure progress and impact**.

Implementation of our GESI Policy will be assisted and supported by a GESI Toolkit and training tools. A Snapshot of how our GESI Policy, Action Plans and Commitments will fit together to provide a clear path for implementation follows.

We know that implementation will not be easy and we know that integrating GESI principles and values within our work practices is an ongoing commitment which will involve many challenges. However, we are willing to face those challenges in the months and years ahead.

We are making this commitment because we believe it makes sound business sense. More fundamentally, we are making this commitment because we know that addressing gender equity and social inclusion values and principles within our organisation is the right thing to do.

*Example:*

## **SNAPSHOT**

### **OUR GENDER EQUITY AND SOCIAL INCLUSION POLICY**

<b>Our Vision</b>	We will build and champion gender equity and social inclusion within our workplace and community so that everyone has equal opportunity to access and use financial products and services.
<b>Our Mission</b>	<p>To develop and maintain a positive, respectful work culture that ensures equity and diversity for all employees and is free from discrimination.</p> <p>To build a gender inclusive culture that empowers our people and harnesses their differences to create innovative, demand-driven, affordable products and services that meet the needs of our clients.</p>
<b>Our Values</b>	<p>Accountability + Ownership + Commitment + Integrity + Respect + Service + Teamwork + Transparency</p> <p>Our values drive how we work together, how we do business, how we serve our customers and how we contribute to our communities. Building and supporting gender equality, diversity and inclusion within our workplace and our communities is intrinsic to who we are.</p>
<b>Benefits</b>	Gender equality, diversity and inclusion add value to our business and all our stakeholders. Eliminating discrimination, removing barriers and providing access to equal opportunities and outcomes and full and equal participation for all supports higher performance, delivers stronger outcomes, and ensures a competitive advantage by helping us build a stable and committed team and loyal, long-term customers.
<b>Outcomes</b>	<ul style="list-style-type: none"> <li>• A team which is fully equipped at all levels to build and maintain gender equality and social inclusion</li> <li>• Gender mainstreaming embedded in all our processes</li> <li>• Products and services that are valued by and meet the needs of our customers</li> </ul>

Example:

**GESI POLICY IMPLEMENTATION OVERVIEW**

Key Priority Areas (Examples)	<i>Education, Training &amp; Capacity Building</i>	<i>Human Resources: Equal Opportunity</i>	<i>Advocacy and Awareness</i>	<i>Reporting</i>	<i>Monitoring and Evaluation</i>	<i>Leadership and Oversight</i>	<i>Market Research and Product Development</i>
	<b>COMMITMENTS</b> <ul style="list-style-type: none"> <li>• Management &amp; staff better understand, commit and adhere to GESI policies and principles in the workplace</li> </ul>	<b>COMMITMENTS</b>	<b>COMMITMENTS</b>	<b>COMMITMENTS</b>	<b>COMMITMENTS</b>	<b>COMMITMENTS</b>	<b>COMMITMENTS</b>

Example:

**KEY PRIORITY AREA: Education, Training and Capacity Building  
IMPLEMENTATION COMMITMENT**

<b>What is the Problem?</b>	Management and staff are not aware of GESI principles and values		
<b>How would we like it to be?</b>	Management and staff have a better understanding and demonstrate commitment and adherence in the workplace to GESI values and principles		
<b>What actions can we take to make changes?</b>  <b>GESI Implementation Strategies</b>	<b>Who will be responsible for making it happen?</b>	<b>How will we show that changes have been made?</b>  <b>Measurements</b>	<b>Timeframe</b>
A combination of education, training and learning strategies which may include: i. Targeted information sessions conducted for executive leadership, management and staff	CEO	- Engagement with MEP Gender Specialist - GESI awareness sessions conducted in all offices and branches - ongoing education & awareness trainings held & reported annually - all employees to attend at least one information training session annually. To be reported annually	Q2 2017 Q2 2017  2017, 2018, 2019  2017, 2018, 2019
ii. Individual workplace assessments conducted, the results of which will guide the provision of further training:	CEO Branch Managers	- assessments to be conducted in each office & branch - number of assessments carried out	2017
iii. Posters and awareness material to be disseminated across offices and branches	CEO Branch Managers	- Posters, policies and awareness materials displayed in workplaces - Communication strategies in place	Q2 & Q3 2017
iv. GESI Toolkit developed and distributed	CEO Branch Managers	- Engagement with MEP Gender Specialist - GESI toolkits distributed to all offices and branches	Q2 & Q3 2017
Annual forum of leadership team to report on progress and discuss initiatives.	CEO Branch Managers	Progress to be reported annually	2017, 2018, 2019

**DEFINITION OF TERMS<sup>3</sup>**

Affirmative Action	Affirmative action aims to identify and remove any barriers which may be stopping women or other marginalised groups of people from enjoying the full range of opportunities in life. <sup>4</sup> It results in taking action to minimise unfair and discriminatory work practices and to promote equality and equity in all aspects of employment and other services. <sup>5</sup>
Bias or Gender Bias	Bias or gender bias is a stated position; an assumption or situation which shows a preferred view or treatment of one sex over the other.
Cross-Cutting Issues	A cross-cutting issue is an issue which is important to be taken into consideration in all policies, processes and practices; usually with a goal to address the needs of a particular marginalised group in society. Cross-cutting issues may include HIV/AIDS, gender, disability, child protection & environment and other marginalised groups. <sup>6</sup>
Culture	Culture is a complex set of learned and shared experiences which embrace the beliefs, values, ideas, customs, languages, and laws of a group of people.
Disability	Disability refers to people with special needs who require special attention, care and support in their families, communities and workplace and encouragement to determine the full potential in life and refers to the needs created by the interaction between a person with impairment and the environmental and attitudinal barriers he/she may face. <sup>7</sup>
Discrimination	Discrimination is when decisions are made based on a person's social attributes such as gender, race or ethnic origin, religion, association, physical characteristics and/or other differentiations. <sup>8</sup>
Direct Discrimination	Direct discrimination happens when a person is treated less favourably than another person in same or similar circumstances on a ground of a particular attribute, such as their age, gender, disability, race, region, religion, culture, social status or other grounds. <sup>9</sup>

<sup>3</sup> Definitions included here are reproduced from the National Public Service Gender Equity and Social Inclusion (GESI) Policy.

<sup>4</sup> Gender Relations, Women's Human Rights and Violence Against Women – (Fiji Women's Crisis Centre)

<sup>5</sup> Equal Employment Opportunity (EEO) Policy – (Department of Justice & Attorney General)

<sup>6</sup> Cross-Cutting Issues – (Department of Community Development, Incentive Fund CCI Handbook)

<sup>7</sup> PNG National Policy on Disability 2009 – (Department of Community Development)

<sup>8</sup> Equal Employment Opportunity (EEO) Policy – (Department of Justice & Attorney General)

<sup>9</sup> Ibid

**GENDER EQUITY AND SOCIAL INCLUSION (GESI) POLICY FOR MICROFINANCE INSTITUTIONS**

Indirect Discrimination	Indirect discrimination happens when there is a policy or rule or a way of doing things that might appear on the surface to be fair or neutral, but which has an unequal effect on certain groups of people with a particular attribute and the policy or rule is unreasonable. Indirect discrimination is unlawful regardless of whether the person discriminating intended to discriminate or is unaware that they are doing so. <sup>10</sup>
Equal Employment Opportunity	Equal employment opportunity (EEO) means that employees are given an equal opportunity in accessing jobs, training, promotion, work conditions and other career development opportunities.
Equity	Equity is a process of being fair. It means steps being taken to achieve fairness and justice in the distribution of benefits and responsibilities. It often requires programs and policies to end existing inequalities. Equity leads to equality.
Equality	Equality means that all people enjoy the same status. All people have equal conditions for realising their full human rights and potential to contribute to national, political, economic, social and cultural development and to benefit from the results.
Gender	Gender describes the different roles and responsibilities of women and men – what males and females do, what they are responsible for, how they are expected to behave, what they are allowed to do, and what is seen as normal and proper behaviour. Gender roles responsibilities vary according to cultural, religious, historical and economic factors. <sup>11</sup>
Sex	Sex describes the biological differences between men and women. Females and males are born with different reproductive organs - only women have the capacity to give birth and breastfeed whilst only men have the capacity to impregnate women (make women pregnant). <sup>12</sup>
Gender Awareness	Gender awareness is the recognition of the differences in the interests, needs and roles of women and men in society and how they result in differences in power, status and privilege. It also means the ability to identify problems arising from gender inequity and discrimination. <sup>13</sup>

<sup>10</sup> Ibid

<sup>11</sup> Ibid

<sup>12</sup> Gender Relations, Women’s Human Rights and Violence Against Women – (Fiji Women’s Crisis Centre)

<sup>13</sup> National Policy for Women and Gender Equality 2011-2015 – (Department for Community Development)



**GENDER EQUITY AND SOCIAL INCLUSION (GESI) POLICY FOR MICROFINANCE INSTITUTIONS**

HIV/AIDS	<p>HIV stands for Human Immunodeficiency Virus. It is the virus that causes AIDS.</p> <p>AIDS stands for Acquired Immunodeficiency Syndrome. It is the condition caused by the HIV virus which weakens the body's immune system. This makes the person more susceptible to other infections which may eventually lead to death. A person who becomes infected with HIV may not show any signs of illness for many years (7-10 years is the average).</p>
Sensitivity	Sensitivity means to have consideration, concern and care about another person and treat them with kindness.
Sexual Harassment	Sexual harassment is when an individual makes an unwelcome sexual advance, an unwelcome request for sexual favours, or engages in other unwelcome sexual conduct in relation to another person; in circumstances in which a reasonable person, having regard to all the circumstances, would have anticipated that the other person would be offended, humiliated or intimidated.
Social Exclusion	Social exclusion may be imposed by law, result from economic circumstances or from failure to supply social goods or services. Groups that are socially excluded include the unemployed, ethnic minorities, homeless, elderly, people with disabilities. These groups experience worse health outcomes than the general population.
Social Inclusion	Social inclusion describes a process whereby certain groups in society are systematically excluded from opportunities that are open to others. Groups can be discriminated against on the basis of their sex, age, caste, clan, descent, disability, ethnic background, HIV or other health status, migrant status, religion, sexual orientation, social status, where they live or other social identity. Social inclusion means ensuring that socially excluded people have equal conditions for realising their full human rights and potential to contribute to national, political, economic, social and cultural development and to benefit from the results.
Social Norms	Social norms are rules of conduct or models of behaviour expected by a society or social group. These are rooted in customs, traditions and value systems that gradually develop in a society or social group. It is important to understand that social norms, whilst generally accepted, may not always exhibit ethical or fair treatment of others.
Threat	A threat refers to a statement or behaviour that causes a person to believe they are in danger of being physically attacked and/or intimidated.
Victimisation	In this policy, victimisation refers to an officer or a staff member who has been affected because he or she has formally made an

**GENDER EQUITY AND SOCIAL INCLUSION (GESI) POLICY FOR MICROFINANCE INSTITUTIONS**

	allegation or complaint in relation to discrimination, harassment or unacceptable workplace behaviour.
Gender Based Violence	Gender based violence means violence committed against women because of their gender. It also refers to forms of violence particular to women such as rape, other sexual assault and sorcery-related violence against women and girls. <sup>17</sup>
Violence Against Women	Violence against women is any act of gender based violence that results in, or is likely to result in, physical, sexual or psychological harm or suffering to women, including threats of such acts, coercion or arbitrary deprivation of liberty, whether occurring in public or in private.
Wellbeing	Wellbeing is a state of being comfortable, healthy or happy and ties in closely with the World Health Organisation (WHO) definition of health as “a state of complete physical, mental and social wellbeing and not merely the absence of disease, injury or infirmity”. The term ‘health’ involves subjective and objective elements, environmental and government policy components, as well as individual and cultural elements that all affect the health of our populations. “Health has to do with bodily, mental and social quality of life of people as determined in particular by psychological, societal, cultural and policy dimensions”. So, if our experience of ‘health’ is related to our state of ‘wellbeing’, what exactly is ‘wellbeing’ and how is it achieved? The term ‘wellbeing’ encompasses much more of the human experience and describes our ability to respond to or take control over everyday challenges and changes.
Workplace Bullying	Workplace bullying refers to any unreasonable and oppressive behaviour directed at an officer or staff member that may create a risk to the physical and psychological wellbeing. <sup>18</sup>
Workplace Violence	Workplace violence refers to any incident where an officer or staff member is physically attacked or threatened in the workplace. <sup>19</sup>

<sup>17</sup> Wife Beating Is A Crime – (Consultative Implementation & Monitoring Commission (CIMC) – (Family & Sexual Violence Action Committee)

<sup>18</sup> Equal Employment Opportunity (EEO) Policy – (Department of Justice & Attorney General)

<sup>19</sup> Ibid