UNCDF

Unlocking Public and Private Finance for the Poor

Gender Self-Assessment Toolkit for Financial Service Providers

August 2019

Australian Aid

ABOUT UNCDF

UNCDF makes public and private finance work for the poor in the world's 47 least developed countries. With its capital mandate and instruments, UNCDF offers "last mile" finance models that unlock public and private resources, especially at the domestic level, to reduce poverty and support local economic development. UNCDF's financing models work through two channels: financial inclusion that expands the opportunities for individuals, households, and small businesses to participate in the local economy, providing them with the tools they need to climb out of poverty and manage their financial lives; and by showing how localized investments — through fiscal decentralization, innovative municipal finance, and structured project finance — can drive public and private funding that underpins local economic expansion and sustainable development. By strengthening how finance works for poor people at the household, small enterprise, and local infrastructure levels, UNCDF contributes to SDG 1 on eradicating poverty and SDG 17 on the means of implementation. By identifying those market segments where innovative financing models can have transformational impact in helping to reach the last mile and address exclusion and inequalities of access, UNCDF contributes to a number of different SDGs.

ABOUT UNCDF SHIFT

UNCDF's Shaping Inclusive Finance Transformations (SHIFT) programme aims to expand women's economic empowerment through financial inclusion. SHIFT advances financial markets by changing the behaviour of market actors to stimulate investment, business innovations and regulatory reform in growing inclusive enterprises. SHIFT catalyses innovative partnerships to accelerate financial inclusion and women's economic participation in the least developed countries of the ASEAN and SAARC regions.

UNCDF's SHIFT ASEAN programme is supported by the Australian Government.

ABOUT EXPANDING FINANCIAL ACCESS PROGRAMME

EFA is a country programme that designed to accelerate the financial inclusion in Myanmar. A central objective of EFA is to support the government of the Republic of the Union of Myanmar (Myanmar) with the implementation of the National Financial Inclusion Roadmap 2014-2020 (Roadmap).

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INTRODUCTION

With support from the Australian Department of Foreign Affairs and Trade (DFAT), UNCDF has been working to address system-wide constraints to women's financial inclusion through working with financial services providers (FSPs) in ASEAN. To this end, UNCDF, under its ASEAN regional and country programme, has developed a toolkit composed of an institutional gender self-assessment tool (GSAT) and a standardised process with facilitator guides to support FSPs in reviewing and evaluating their existing gender approach. This includes identifying the linkages that exist among: a) their business goals and profit; b) effectively serving the women's market and; c) promoting women's workforce participation and leadership. The toolkit aims to enhance FSPs' institutional policies, practices and performance towards - Increasing targeted outreach to women clients through gender-sensitive products and services; and Promoting workforce gender diversity in management and leadership.

The GSAT draws on existing metrics, definitions, tools and good practice management policies and process, such as those elaborated by Women's World Banking Gender Performance Initiative or the Financial Alliance for Women (formerly the Global Banking Alliance for Women), and the Women's Empowerment Principles Gender Gap Analysis Tool. It comprises four sections: Organizational profile information; Products and services targeting women and girls; Gender diversity in workforce and leadership; and Sex-disaggregated data collection and analysis. Each section aims to facilitate a self-assessment of FSPs' management approach to address a specific aspect of their gender-related performance. This includes highlighting whether the FSP has a gender-related goal/strategy/policy in place, how this strategy is operationalized and implemented in practice, and the extent to which data is collected to measure its implementation and related performance.

The process for the application of the self-assessment tool by FSP representatives is supported by two meetings with the management of the FSPs: An Inception Meeting and a Strategic Meeting. A standardized meeting methodology has been devised for the bilateral meetings with the FSP undertaking the self-assessment. As such, the facilitator guides for the Inception Meeting and Strategic Meeting accompany the gender self-assessment tool, and form part of the broader institutional gender-self-assessment toolkit.

After completing the toolkit, FSPs, with necessary support, can design a strategic action plan that includes strengths and weaknesses in related institutional gender policies and practices; and measurable targets and actions to address gaps.

SECTION 1:

GSAT QUESTIONS AND INDICATOR PROTOCOLS

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	Question[3]	Indicator Protocol	Probing Questions
A	ORGANIZATIONAL PROFILE INFORMATION		
1	What is the legal form of your organisation?	Legal form refers to the nature of ownership and type of legal registration.	
2	In which geographic states and regions of the country does your organisation operate?	States and regions are defined as the administrative subdivisions of Myanmar[4].	
3	Does your organisation have a mission statement?	A mission statement is a formal description of the aims and values of the organisation.	
4	Does your organisation have any strategic objectives and/or targets?	Strategic objectives are organisational goals that translate the mission statement from a broad vision into more specific plans.	• What are your targets and over what period? • Do you disaggregate targets by demographic characteristics, products and services, etc.? • Do you have any gender-specific targets?
B	PRODUCTS AND SERVICES TARGETING WOMEN AND GIRLS		
1	What types of products and services does your organisation offer?	Financial products and services could include savings, credit, SME credit, payments, insurance. Non-financial services could include financial education, business networking/coaching.	
2	Does your organisation have any products and services specifically targeting women and girls?	This is where the organisation provides tailored/adapted products and services for women and girls to serve their distinct needs and overcome their constraints to financial access and usage. Products and services may be available only to female clients or marketed specifically to women and girls.	• What are the names of the products and what are their specific design features? • Why were these designed for women and girls? • What gender differences in access/usage to financial products and services do they address? • How are they marketed and distributed?
3	Does your organisation conduct market research?		• Does your organisation conduct market research to inform product and service development? How, with whom, and how frequently? • Do you analyse the results by gender? • Do you conduct a gender baseline, i.e. calculate the proportion of female/male clients by segment (retail, business - micro, small, medium and large)? • Do you conduct research on women's product and service needs? • Does your organisation modify existing products and services based on market research?

3 The GSAT draws on and adapts multiple pre-existing self-assessment tools and indicators for instance those elaborated by Women's World Banking Gender Performance Initiative, the Global Alliance for Women (GBA), and the Women's Empowerment Principles (WEPs) Gender Gap Analysis Tool. It also draws on relevant gender-related indicators from the Global Reporting Initiative (GRI) sustainability reporting guidelines as well as in the EDGE certification process.
4 If this tool is being used in a country different from Myanmar, the definitions and context may need to be refined.

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	Question[3]	Indicator Protocol	Probing Questions
4	Does your organisation have a marketing strategy?		• How do you reach and attract potential clients? • Does your organisation tailor its marketing to women? • Does your organisation have a responsible marketing policy? • Does your marketing approach seek to challenge negative gender stereotypes and promote positive images of women and girls? How?
5	Does your organisation have a systematic approach to gather feedback from clients?	This could include client satisfaction surveys and/or a complaints mechanism.	• Does your organisation run client satisfaction surveys? How often? Are the results analysed by gender of the clients? • Does your organisation have a customer complaints mechanism? Do you track the number of complaints received and resolved? Are they disaggregated by the gender of the complainant?
C	GENDER DIVERSITY IN THE WORKFORCE AND LEADERSHIP		
1	Does your organisation have a formal non-discrimination, equal opportunity and/or gender equality policy or strategy?	Discrimination against women shall mean "any distinction, exclusion or restriction made on the basis of sex which has the effect or purpose of impairing or nullifying the recognition, enjoyment or exercise by women, irrespective of their marital status, on a basis of equality of men and women, of human rights and fundamental freedoms in the political, economic, social, cultural, civil or any other field." Sources: Global Reporting Initiative, UN Women (UN General Assembly 1979, Article 1) A leadership commitment is defined as either: an internal communication which acknowledges the relevance of gender equality and women's empowerment; or a public written statement or commitment outlining the company's commitment to gender equality and women's empowerment (e.g. signing the UN Women's Empowerment Principles CEO statement of support or a similar national or regional statement of support); or a formal organisation-wide gender equality strategy.	• Is your leadership committed to gender equality and women's empowerment? • Is your organisation's policy informed by internal and/or external expertise (including employees and trade unions)? • Is this policy supported by a confidential grievance and resolution mechanism? If yes, is it managed by a third party? • Is the policy communicated to all staff? If so, how and when? • Do you provide unconscious bias training for staff? • Does your organisation's gender strategy: - identify a business case or rationale for investment in gender equality? - identify specific priority areas where further improvements can be made? - include timebound, measurable goals and targets? • Does your organisation report to the Board or the public on its progress?
2	What is your organisation's approach to maternity and paternity leave?	An approach is defined as a formal policy or practice. The term maternity/paternity leave is based on the Myanmar legal definition.	• What is your maternity/paternity leave policy? What do you pay employees and for how long? How do you communicate this policy to staff? • Do you offer any parental leave benefits over what is required by law in Myanmar? • What is the take-up rate of parental leave at your organisation?

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	Question[3]	Indicator Protocol	Probing Questions
3	Does your organisation take measures to ensure gender equality in recruitment practices?	Recruitment is defined as the process of hiring new employees. An organisation could have a standalone policy (e.g. a policy or formal commitment specifically addressing gender diversity in recruitment), targets for hiring women, or formalised practices, e.g. forbidding inquiries about the status or plans of marriage, pregnancy or care responsibilities.	• What is your approach? • Do you have targets for the number of new hires of women into the organisation? If so, what are they? • Do you ensure job descriptions use gender neutral language? • Do you inquire about a candidate's status or plans for marriage, pregnancy or care responsibilities? • Do you take proactive steps to recruit women in traditionally underrepresented roles and at all levels? If so, what are these steps? • Do you ensure that interview panels are gender balanced? • Do you ensure both female and male candidates are shortlisted for interviews?
4	Do you hire staff based on gender for client-facing roles, i.e. field staff or client support staff?		• Have you noticed any benefits in having more female (or male) field staff or client support staff? Is safety an issue? • Are female clients more receptive to female staff? • Does your organisation offer training to clients, e.g. financial literacy, cash flow management? Do you have an internal training team?
5	Does your organisation take measures to ensure gender equality in professional development and promotion practices?	An organisation could have a formal policy/ commitment to: • promote gender diversity in management and leadership positions • support professional development opportunities for women, e.g. mentoring programme, leadership coaching • build a pipeline of qualified women for senior level positions • set targets for women in management or on the board	• What is your approach? • Do you have timebound measurable goals and targets to have women in management and leadership level positions? If yes, what are they? • Do you offer mentoring programmes, leadership coaching, access to internal/external professional networks, etc. to build the pipeline of qualified women for management and senior leadership level positions? • Do you have measures in place to ensure these opportunities accommodate the scheduling needs of staff with caring responsibilities?
6	Does your organisation offer training for staff on women's empowerment or other gender-focused topics (e.g. domestic violence, sexual harassment)?		
D	SEX-DISAGGREGATED DATA COLLECTION AND ANALYSIS		
1	Does your organisation use a management information system (MIS) or a core banking system?	A management information system (MIS) is a computerised database of financial information organised and programmed in such a way that it produces regular reports on operations for every level of management. A core banking system is the software used to support a bank's most common transactions, e.g. Oracle FLEXCUBE.	• Is it digital? • If yes, what software do you use? • If no, why is it not yet digital? What format is this information recorded?

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	Question[3]	Indicator Protocol	Probing Questions
2	Does your organisation collect client data by gender, age, geography, client type (individual, joint, SMSE), national registration card (NRC) number, business registration number, active/inactive, etc.?	A client is a person or organisation using the products or services of the organisation. Accounts may be held by individuals, jointly by more than one individual, or by organisations (MSME).	• How often do you collect and analyse this data? Do you generate regular reports? • Do you use this information, e.g. for reporting to central bank, internal analysis, market research? • If your clients are predominantly female/male, why is this the case? • How do you define individual/joint accounts, active/inactive clients, micro/small/medium/large businesses, registered/unregistered businesses, women-owned businesses? • Do you collect data on business clients, e.g. size of the business, details of shareholders, board members? • Who is responsible for this data collection and analysis?
3	Does your organisation track the number of new clients by female/male?	This is calculated by dividing the number of new female clients for the period by the number of total new clients for the period. New customers are defined as those that have not been a customer at the institution for the last 12 months.	• How often do you collect and analyse this data?
4	Does your organisation collect data on the number/size of loans by female/male?		• How often do you collect and analyse this data?
5	Does your organisation collect data on delinquent/non-performing loans by female/male?		• How often do you collect and analyse this data? • How do you define 'portfolio at risk' or 'delinquent/non-performing loans'? (>30 days?) • Are you required to report this data?
6	Does your organisation collect data on savings or insurance by female/male?	This is calculated by the amount of savings in accounts held by women (men) divided by the amount of total savings. An insurance policy is a contract between the insurer and the insured detailing what risks or property are covered, the policy limits (amount of insurance), any applicable deductibles, the policy period and premium amount. This is calculated by determining the number of insurance policies broken down by those owned by women and by men.	• How often do you collect and analyse this data? • Do you analyse this information by active vs. inactive clients? • Do you calculate loan-to-deposit ratios for female/male clients?
7	Does your organisation collect data on profitability by female/male?	This is calculated by dividing profits generated by female/male clients by total profits over a specified period (e.g. 1 year).	• How often do you collect and analyse this data? • Are your costs and revenue recorded in the same system? If not, how do you reconcile costs with revenue to calculate profitability? • Is this disaggregated by other characteristics, e.g. geography? • Do you use this data to inform future business decisions?
8	Does your organisation collect data on client satisfaction by male/female?	This is calculated as the average satisfaction survey score for female/male clients.	• How often do you collect and analyse this data? • Do you use this data to inform future business decisions?

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	Question[3]	Indicator Protocol	Probing Questions
9	Does your organisation collect social performance data?	Public disclosure refers to communicating the data to different stakeholders outside the organisation e.g. investors, government officials, the public, the media.	• What kind of data do you collect? • How often do you collect and analyse this data? • Do you publicly disclose this data? To whom? For what purpose?
10	Do employees in relevant positions receive data entry training?		• How often?
11	Is data validated by periodic internal audit or management review including field level checks?		• How often?
12	Does your organisation use an HR system?		• Is it digital? • If yes, what software do you use? • If no, why is it not yet digital? What format is this information recorded?
13	Does your organisation collect staff data by gender, position, full/part time, education, start date, etc.?	Employees are individuals in an employment relationship with the organisation according to national law or its application. Employee categories can be broken down by level (senior management, middle management) and function (technical, administrative, production). Full-time: working hours per week, month, or year are defined according to national legislation and practice, e.g. a minimum of 9 months per year and a minimum of 30 hours per week. Part-time: working hours are less than 'full-time' as defined above. The governance body is a committee or board responsible for the strategic guidance of the organisation, the effective monitoring of management, and the accountability of management to the broader organisation and its stakeholders.	• What categories do you use to break down this data? • How often do you collect and analyse this data? • If your workforce is predominantly female, why is this the case? Is this intended by the organisation or simply the nature of the job or culture? • Do you track the composition of the highest governance body (e.g. Board of Directors) by gender?
14	Does your organisation collect data on staff turnover by female/male?	Employee turnover refers to the employees who leave the organisation voluntarily or due to dismissal, retirement, or death in service.	• How often do you collect and analyse this data? • Do you use this data to inform management decisions?
15	Does your organisation collect data on staff promotion rates by female/male?		• How often do you collect and analyse this data? • Do you use this data to inform management decisions?

SECTION 2:

INSTITUTIONAL GENDER CAPACITY BUILDING FOR FSPS: MYANMAR

INCEPTION MEETING

Institutional Gender Capacity Building for FSPs: Myanmar: Inception Meeting

MEETING OBJECTIVES

The objectives of the meeting are to:

- Provide an overview of the self-assessment tool and how it can support the financial service provider (FSP);
- Identify the key business goals for the organization;
- Identify the opportunities and challenges/constraints of targeting the women's market, and in promoting women's workforce participation and leadership to contribute to these business goals;
- Reflect on relationship between the business goals, targeting the women's market, and promoting women's workforce participation and leadership.

DURATION

Approximately 2 hours.

PARTICIPANTS

3-4 representatives (mid-level decision makers) from the FSP from diverse departments (e.g. banking, marketing, human resources), including at least one-woman representative.

VENUE

At the office of the Financial Service Provider.

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MEETING AGENDA

Duration	Agenda Item	What for	Methodology	Materials
10 min	Introductions	By the end of this agenda item, FSP representatives will have: • Listened to the objectives and agenda of meeting. • Understood the value addition of this exercise to the institutions operations and customer product/ service offerings	**Step 1:** All participants in the session introduce themselves. **Step 2:** Facilitator to provide introductory remarks and introduce the objective and agenda for the meeting. **Step 3:** Facilitator to provide a briefing on: the overall objectives of the institutional gender training programme; its anticipated value addition to the participating institutions' financial services customer proposition; the process of the two meetings to apply the GSAT. **Step 4:** Facilitator to answer questions from the FSP representatives.	PPT
15 min	Introduction to the Gender Self Assessment Toolkit (GSAT)	By the end of this agenda item, FSP representatives will have: • Heard an overview of the structure of the GSAT and the topics it covers. • Clarified any rationale on the relevance of specific topics. • Seen the GSAT with the detailed indicators for them to complete after meeting #1 (Inception Meeting) and before meeting #2 (Strategic Meeting).	**Step 1:** Facilitator opens up a copy of the word version of the institutional Gender Self Assessment Toolkit (GSAT) to show the participants what it looks like. The Facilitator to provide an overview on the objectives and structure of the GSAT, referring to the Word Document to set out the different sections related to: organizational profile information; gender diversity in workforce and leadership; products and services targeting women and girls; sex-disaggregated data systems; and sex-disaggregated data collection. **Step 2:** Facilitator notes that for each section of the GSAT, the indicators look to understand their management approach to address a specific impact/issue – this refers to not only whether they have a policy/commitment in place, but the extent to which the policy is implemented in practice and how the policy is operationalised, as well as the extent to which data is collected to measure performance related to its implementation. These constitute different aspects of the management cycle. **Step 3:** Facilitator explains that the majority of responses to be elicited are yes and no, including related to whether specific data points are collected. The information collection is not undertaken during the meeting but is done by the institution. The institution will then send back the information to the facilitator prior to the second meeting, the "Strategic" meeting. Facilitator in the second meeting will then ask probing questions to clarify existing approaches taken by the institution related to each indicator. In doing so, the GSAT will capture of qualitative information about the details of the policy/practice if a yes is provided, and elaborate on if "no", why certain policies/practices are not currently in place. *(continued on next page)*	Word Document

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MEETING AGENDA

Duration	Agenda Item	What for	Methodology	Materials
			Step 4: Facilitator explains that the GSAT draws on and adapts multiple pre-existing self-assessment tools and indicators for instance those elaborated by Women's World Banking Gender Performance Initiative, the Global Alliance for Women (GBA), and the Women's Empowerment Principles (WEPs) Gender Gap Analysis Tool. It also draws on relevant gender-related indicators from the Global Reporting Initiative (GRI) sustainability reporting guidelines as well as in the EDGE certification process. The Facilitator can note that the GSAT will not facilitate comparisons of policies, practices performance of FSPs at an industry level beyond those participating in the technical assistance. Moreover, that there are a broader range of gender impacts and associated mitigating management approaches that could potentially be implemented by FSPs that fall out of the scope of this self-assessment. **Step 5:** The Facilitator asks the FSP representatives if they have any questions on the GSAT.	
15 min	**Exercise 1 – Part 1:** Business Goals	By the end of this agenda item, FSP representatives will have: • Identified the key business goals for the organization.	**Step 1:** Facilitator asks the FSP representatives to identify their current business goals. **Step 2:** FSP representatives state their business goals. **Step 3:** Facilitator writes the goals on the handout/ flip chart paper.	
35 min	**Exercise 1 – Part 2:** Targeting the women's market related risks/ opportunities and linkages with business goals	By the end of this agenda item, FSP representatives will have: • Identified ideas on the opportunities and challenges/ constraints of targeting the women's market • Reflected on the relationship between the identified business goals and targeting the women's market.	**Step 1:** Facilitator asks the FSP representatives to share ideas on the opportunities and challenges/constraints of targeting the women's market (women as clients) to contribute to these goals. Questions to be asked include: • Are you intentionally and specifically targeting women clients in general or segments of the women's market as part of your current business model? If so, how and why? • What opportunities do you identify in strategically targeting women clients or specific women's segments to achieve your stated business goals? (See annex – Exercise 1- part 2- A) • What constraints do you identify in strategically targeting women clients or specific women's segments to achieve your stated business goals? (See annex – Exercise 1- part 2- A) • What relationship do you see between the business goals and targeting the women's market? (See annex – Exercise 1- part 2- B) *(continued on next page)*	Handout with the 4 questions and tables Templates for exercise 1 – Part 2 (see end of this section)

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MEETING AGENDA

Duration	Agenda Item	What for	Methodology	Materials
			According to the context of the meeting (formal/informal; number of participants; English speaking/non-English speaking participants, etc.) the exercise could be conducted in two ways: • Option 1 – Internal Discussion/Presentation: The Facilitator provide a handout (previously printed in A3 or bigger format) with the 4 questions, including the tables, to the meeting participants and requests them to (a) internally discuss on the questions; (b) write down their findings on the handout; and finally (c) present their findings Facilitator. • Option 2 – Interview: The Facilitator ask the meeting participants to share ideas and findings on the 4 questions indicated above. **Step 2:** Facilitator shares a copy of the women's financial inclusion constraint's scorecard with FSP representatives, to elicit additional ideas on the constraints women client's may face. (See scorecard in Annex exercise 1 template C). **Step 3:** FSP representatives might provide feedback on additional constraints women clients may face based on scorecard shared – starting with the supply side constraints. [Optional: scorecard can be annotated to include a simple traffic light indication (red/yellow/green) related to if they think specific constraints exist for women, plus any notes on the constraints. If questioned by FSP representatives, Facilitator provides rationale and evidence for the business case for targeting women as a market segment. In turn, the Facilitator provides some additional ideas as to how targeting women clients can serve to support their business objectives.	
35 min	**Exercise 1 – Part 3:** Enhancing women's workforce participation related risks/ opportunities and linkages with business goals	By the end of this agenda item, FSP representatives will have: • Identified ideas on the opportunities and challenges/ constraints in promoting women's workforce participation. • Reflected on the relationship between the identified business goals and promoting women's workforce participation in leadership.	**Step 1:** Facilitator asks the FSP to share ideas on the opportunities and challenges/ constraints of enhancing women's workforce participation in particular in leadership positions at their institution to contribute to their business goals. Questions to be asked include: • Are you currently taking steps to enhance women's workforce participation in particular in leadership positions? If so, how and why? • What opportunities do you identify in enhancing women's workforce participation? (See annex – Exercise 1- part 3- B) • What constraints do you identify in enhancing women's workforce participation? (See annex – Exercise 1- part 3- B) • What relationship do you see between the business goals and promoting women's workforce participation and leadership? (See annex – Exercise 1- part 3- B) As for the Part 2, according to the context of the meeting (formal/informal; number of participants; English speaking/non-English speaking participants, etc.) the exercise could be conducted in two ways. *(continued on next page)*	Handout with the 4 questions and tables Templates for exercise 1 – Part 3 (see end of this section)

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MEETING AGENDA

Duration	Agenda Item	What for	Methodology	Materials
			If questioned by FSP representatives, Facilitator provides rationale and evidence for the business case for Women's workforce participation in leadership In turn, the Facilitator provides some additional ideas as to how enhancing women's workforce participation can serve to support their business objectives.	
10 min	Next Steps	By the end of this agenda item, FSP representatives will have: • Agreed next steps and timelines for sending the completed institutional GSAT.	**Step 1:** Facilitator to explain to participants that they should complete the GSAT and send it to the Facilitator prior to meeting 2 and the representatives reconfirms the scheduled date for meeting 2. **Step 2:** Facilitator to ask if they have any questions before finishing. **Step 3:** FSP representatives to ask any questions. **Step 4:** Facilitator to answer any questions and thank the participants for their time and commitment.	

Worksheets for excerise

EXERCISE 1 - PART 2

A: Targeting Women as Clients: Challenges and Opportunities	
CHALLENGES	**OPPORTUNITIES**
• *(insert as needed)*	• *(insert as needed)*

B: Alignment between business goals and targeting the women as clients	
BUSINESS GOALS	**ALIGNMENT OF TARGETING THE WOMEN AS CLIENTS CAN CONTRIBUTE TO BUSINESS GOALS**
• *(insert as needed)*	• *(insert as needed)*

C: Scorecard of Women's Financial Inclusion Constraints in Myanmar	
ENABLING ENVIRONMENT ENABLERS	**ENABLING ENVIRONMENT CONSTRAINTS**
Policy Commitment	• *There are no Government financial inclusion targets, or no financial inclusion strategy* • *There is no gender strategy or the gender strategy does not mention financial inclusion* • *Female representation in the central bank or policy-making bodies is weak*

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C: Scorecard of Women's Financial Inclusion Constraints in Myanmar	
Gender and age sensitive financial regulations	• *The central bank does not incentivize nor publish the collection of sex disaggregated data* • *Consumer protection regulations are underdevel-oped* • *Product/ delivery regulation constrains private sector innovation e.g. agent banking, mobile financial services, collateral requirements* • *KYC regulations place a heavy burden on opening and managing an account for women and girls* • *Financial infrastructure such as payment sys-tems, credit bureaus and collateral registries do not exist or function effectively*
Non-discriminatory laws	• *Laws hinder (married) women's ability to: travel outside the home, obtain a national ID card, sign a contract open a bank account or control marital property*
SUPPLY SIDE ENABLERS	**SUPPLY SIDE CONSTRAINTS**
Sex- disaggregated data availability and use	• *Financial Service Providers are not aware or do not see the value in collecting or analyzing sex- and age-disaggregated data* • *Even when they are aware, they may not have the capacity or resources to effectively collect and analyze*
Products adapted to women's needs and realities	• *FSPs lack awareness of the 'women's market' which can feed into biased/prejudiced attitudes of FSP staff* • *FSPs may not know how to develop adapted products* • *Products not delivered in tandem with non-finan-cial services*
Gender-sensitive Delivery mechanisms	• *Marketing is not targeted to women and girls* • *Physical financial service access points and agent network are limited/inappropriate and do not cater to time and mobility constraints*
Gender-sensitive requirements to open and manage accounts	• *Credit scoring processes are not adapted to women and girls' limited credit histories* • *KYC regimes are not adapted to women and girls' identification document* • *Independent management of accounts may be limited by age or requirement for husband ap-proval*

C: Scorecard of Women's Financial Inclusion Constraints in Myanmar	
Membership of Self Help Groups (SHGs)	• *There is a lack of coordinated effort to scale SHG networks effectively*
ENABLING ENVIRONMENT ENABLERS	**ENABLING ENVIRONMENT CONSTRAINTS**
Financial capabilities, awareness and confidence	• *Financial and digital literacy are limited* • *Business management skills (including pitching skills) are limited* • *Access to market information and vertical social networks are limited* • *Lack of confidence/risk aversion can inhibit use of financial products*
Documentation, ownership and control over assets and income	• *Paid work is often poorly paid and precarious* • *Household work is unpaid* • *Land ownership, and control/usage of land is limited in society* • *Mobile phone ownership in own name is limited* • *ID ownership to meet account opening require-ments is limited*
Time and mobility	• *Mobility is restricted to the home or to a limited geography* • *Family responsibilities and lack of affordable childcare solutions contribute to time poverty*

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EXERCISE 1 - PART 3

A: Enhancing Women's Workforce and Leadership Participation: Challenges and Opportunities	
CHALLENGES	**OPPORTUNITIES**
• *(insert as needed)*	• *(insert as needed)*

B: Alignment of business goals and enhancing women's workforce participation	
BUSINESS GOALS	**ALIGNMENT OF ENHANCING WOMEN'S WORKFORCE PARTICIPATION AND GENDER EQUITABLE POLICIES AND PRACTICES TO BUSINESS GOALS**
• *(insert as needed)*	• *(insert as needed)*

SECTION 3:

INSTITUTIONAL GENDER CAPACITY BUILDING FOR FSPS: MYANMAR

STRATEGIC MEETING

Institutional Gender Capacity Building for FSPs: Myanmar: Strategic Meeting

MEETING OBJECTIVES

The objectives of the meeting are to:

- To support financial service providers (FSP) through a self-assessment of its: existing institutional management systems; approaches to promote gender equality, women participation and leadership in the workforce; strategy to target women as a client segment.
- To formulate content to generate a draft strategic action plan including: an articulation of the connection between the FSPs' business goals and the value proposition for targeting women as a market segment and enhancing women's workforce participation; current strengths and weaknesses in related institutional policies and practices; and measurable targets and actions to address gaps in current policies and practices.

DURATION

Approximately 3.5 hours.

PARTICIPANTS

3-4 representatives (mid-level decision makers) from the FSP (including at least 1 woman) from diverse departments (e.g. banking, marketing, human resources, operations).

VENUE

At the office of the Financial Service Provider.

MEETING PRE-WORK

Prior to the meeting the FSP representatives will have provided answers on the GSAT. In the cover email requesting the meeting from the FSP it is important to request that a senior decision maker (e.g. the CEO/MD) joins the meeting for the last 30/ 40 mins of the meeting to:

- Brief the CEO/ Managing Director on the results of the self-assessment;
- Complete (if he/she has time) the Exercise 2 together with his/her colleagues;
- Discuss and receive approvals with the CEO/MD on the strategic action plan to promote workforce gender diversity and better serve women as client segment based on gaps in current practices identified through the self-assessment; appoint an institutional focal point for taking the action plan forward.

The UNCDF Gender Self-Assessment Toolkit for Financial Service Providers

MEETING AGENDA

Duration	Agenda Item	What for	Methodology	Materials
10 min	Introductions	By the end of this agenda item, FSP representatives will have: • Listened to the objectives and agenda of meeting.	**Step 1:** Institutional representative to provide introductory remarks and introduce the objective and agenda for the meeting. **Step 2:** All participants in the session introduce themselves. **Step 3:** Facilitator to answer questions from the FSP representatives.	PPT
120 min	**Exercise 1:** Application of GSAT	By the end of this agenda item, FSP representatives will have: • Assessed the organization's existing level of institutional management systems and approach to targeting women as a client segment. • Assessed the organization's existing level of institutional management systems and approach to promote gender equality, and women participation and leadership in the workforce.	**Step 1:** Facilitator asks the participants to refer to the Gender Self Assessment Toolkit (GSAT), which will have been shared in advance of the meeting. Facilitator thanks the FSP representatives for sending through their Yes/ No responses to the GSAT in advance, and any aggregated data related to the data collection indicators. **Step 2:** Facilitator and the FSP representatives run through the questions within the GSAT. The FSP representatives provide answers and data based on their work prior to the meeting. In parallel a second facilitator records the answers to the probing questions including both the responses provided by the FSPs on their perceptions of their institution's current policies and practices related to an indicator, as well as details of any analysis from the facilitator's side. With respect to the data availability on the quantitative indicators in section D of the GSAT (sex-disaggregated data collection and analysis), probing questions are asked about the data collection process. I.e. format and frequency of the data collected, as well as who collects the data. Where data is collected, Facilitator can ask them about the insights that these data points provide. However, a deeper analysis of this data will be done after this meeting to inform the finalisation of the strategic action plan and / or as part of the action plan. Facilitator will request the FSP to ascertain the feasibility of data collection if it is not currently collected and/ or aggregated (i.e. they may have the data written down or in an IT system but it may not be systematically aggregated and analysed) recognising that there are several stages to the data process (e.g. data capture, data analysis and use). *A running list kept by FSP/ Facilitator of outstanding questions/ answers unknown and who to follow up with on the answers.* *Note depending on the energy levels of participants, it is suggested to give them a 15 minute break during this exercise.*	Power point. Word Document handout/ laptop to record results directly into the word version of GSAT
30 min	**Exercise 2:** Reflection on results and action planning	By the end of this agenda item, FSP representatives will have: *(continued on next page)*	**Step 1:** Facilitator asks the participants to reflect on the overall results of the GSAT questions and in turn facilitates a discussion about where the FSPs feels it is now, compared to where it would like to be in the future, related to the practices detailed in the GSAT etc.	Template A for exercise 3 (printed in a handout)

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MEETING AGENDA

Duration	Agenda Item	What for	Methodology	Materials
		• Reflected on strengths and gaps in current practice. • Identified the main priorities to addressing each of the priority areas. • Identified the overall strategic action plan to promote workforce gender diversity and better serve women as client segment to address gaps in current practices identified through the self-assessment.	**Step 2:** Facilitator ask the FSP representatives to have an internal discussion and identify the areas of strengths and challenges in current institutional practices, based on the findings originated from the GSAT: A. Organisational profile information; B. Products and Services targeting women and girls; C. Gender Diversity in Workforce and Leadership; D. Sex-disaggregated data collection and analysis. The FSP representative could summarize the results of the discussion in a handout (previously prepared by the Facilitator) and then present those to the Facilitator.	
20 min	**Exercise 3:** Presentation of self-assessment results and priority actions[3]	By the end of this agenda item, FSP representatives will have: • Briefed the CEO/Managing Director on the results of the self-assessment. • Shared ideas and discussed with the CEO/Managing Director on the strategic action plan to promote workforce gender diversity and better serve women as client segment based on gaps in current practices identified through the self-assessment. • Received approval from the CEO/ Managing Director on the strategic action plan.	**Step 1:** The Facilitator makes remarks to the CEO and welcomes them to the meeting. In turn they briefly state what has been undertaken during the meeting. **Step 2:** The CEO makes introductory remarks. **Step 3:** The FSP representatives present the results of the self-assessment verbally, setting out the strengths and weaknesses identified and the action plan. **Step 4:** The CEO reacts to the results and discusses the findings. **Step 5:** Based on the analysis of the strengths and gaps in current practices for each of the areas within the GSAT, The Facilitator, the FSP representatives and the CEO generate a list of their key priority actions cross-cutting all of the sections of the GSAT. **Step 6:** The CEO and FSP participants agree to any action plan based on the results.	
10 min	Next Steps	By the end of this agenda item, FSP representatives will have: • Agreed on the next steps and timelines for drafting the Joint Plan of Action and (for those that collect specific data points already) to share/analyse the institutional data collected.	**Step 1:** Facilitator explains to participants that a draft action plan will be created based on the meeting discussions. Facilitator might follow up and request additional information to populate missing data of the GSAT. **Step 2:** Facilitator asks if they have any questions before finishing. **Step 3:** FSP representatives ask any questions. **Step 4:** Facilitator answers any questions and thanks the participants for their time and commitment.	

3 If the CEO/MD is available, it would be suggested to merge Exercise 2 and 3, in order to have him/her involved in both the recognition of opportunities/challenges identification as well as in the identification of the priority actions.

Worksheets for excerise

EXERCISE 1 - REFER TO THE GENDER SELF ASSESSMENT TOOLKIT (GSAT)

EXERCISE 2A: GENDER SELF ASSESSMENT TOOLKIT (GSAT): GAP ANALYSIS EXERCISE

1. Gender Diversity in Workforce and Leadership	
STRENGTHS	CHALLENGES/GAPS
• *(insert as needed)*	• *(insert as needed)*

2. Products and Services targeting women and girls	
STRENGTHS	CHALLENGES/GAPS
• *(insert as needed)*	• *(insert as needed)*

3. Sex-disaggregated data collection and analysis	
STRENGTHS	CHALLENGES/GAPS
• *(insert as needed)*	• *(insert as needed)*

EXERCISE 2B: FSP INSTITUTIONAL GENDER ASSESSMENT: ACTION PLANNING

PRIORITY	RESPONSIBLE
• *(insert as needed)*	• *(insert as needed)*

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