



# VITAS

FINANCING A BETTER WORLD



## Vitas Values Equality Initiative

### Gender Assessment Executive Summary April 2019

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## Background

Vitas Group is a Global Communities enterprise established in 2006 as a microfinance holding company with subsidiaries in Lebanon, Romania, Jordan, and Palestine and affiliates in Iraq and Egypt. Vitas Group’s strategic objectives over 2018-2021 focus on strengthening capacity and standards in the core areas of human capital development, client centricity, product development, and market expansion. As part of these objectives, Vitas launched a “Vitas Values Equality” initiative in late 2018 to raise awareness and secure from all tiers of management a commitment to embracing gender equality across the network, both from an institutional standpoint—human capital and at the policy level—and client centricity—tailoring services and understanding women clients’ needs for improved retention and outreach. In March 2019, external gender consultants Shazreh Hussain and Maliha Hussein conducted a two-and-a-half-week assessment in Iraq, meeting with clients and staff in branches across Vitas Iraq in order to assess its staff policies and procedures as well as conduct a review of its performance in terms of client growth, retention and acquisition of new clients by gender. The Gender Action Plan was the main outcome of this visit and the recommendations from the report are summarized below. Attached for further reference is a more detailed excerpt from the Gender Action Plan.

## Recommendations

### A. Client Centricity

1. **Disaggregate, analyze, report and use data for strategic decisions on gender; share and communicate lessons in country and across the network** – Indicators such as client retention and loan sizes must be disaggregated and analyzed to identify, track, and understand trends in order to guide strategic and business decisions. Better data analysis can reveal gaps for management to review, especially related to gender.
2. **Conceptual shift in paradigm from entrepreneurial finance to financial inclusion** – Expanding financial services to include salaried women and men as clients and offering personal loans will help to improve client retention and increase women clients. This will also enable loan officers to meet their targets more easily and improve their work-life balance.
3. **a. Design loan products with attributes that more effectively meet the needs of different customer segments;**  
**b. Use qualitative research to segment women clients and create loan products with customized features** – Currently, Vitas loan products are differentiated by purpose instead of by terms and conditions and these products appear to be more appropriate for men’s businesses and cash flows than women’s. Adding additional features to loans such as one- to

#### Financial Inclusion Not Exclusion

- **Data disaggregation and analysis**  
Data should drive strategic decisions on gender
- **Loan product diversification**  
Shift from enterprise lending mindset to financial inclusion mindset
- **Loyalty programs**  
Repeat clients need to feel valued



three-month grace periods or offering a 24-month repayment period could make products more appealing and accessible to women clients.

4. **Introduce a loyalty program for repeat clients** – A loyalty program will make Vitas even more competitive in the markets in which subsidiaries operate and will demonstrate to repeat clients that Vitas values their business. Some of the concrete measures that Vitas could consider include flexibility in the guarantor requirements, especially when the size of the loan is similar to the ones taken in the previous loan cycle, and grace periods.
5. **Continue to explore options for access to digital financial services** – The financial world is moving rapidly towards the adoption and use of digital financial services and this is likely to enhance financial access and reduce transaction costs for clients, especially women, who have limited mobility.

## **B. Institutional Change Management for Gender Balance**

6. **Ensure strong commitment to drive the gender focus** – Experience shows that companies with higher gender diversity are more likely to have higher financial returns. This initiative and its goals must be 100% supported from top management in the field in order to be successful.
7. **Enhance gender balance in Vitas Group subsidiaries** – In order to facilitate the recruitment of women, Vitas should consider unconscious bias training for its hiring managers and recruitment committees to avoid bias creeping into many of the recruitment decisions that are being made within the organization. It is also important to understand how women look for new opportunities. Women are more likely to use job reviews and rely on personal relationships to find employer information as well as secure new jobs. They are less likely than men to use certain mainstream recruiting sites, which makes female talent more difficult to reach.
8. **a. Review the current approach to provide transportation facilities for field staff**  
**b. Consider options for flex-time for field staff** – Staff are penalized for coming late to work and many expressed a desire for greater flexibility. In terms of transportation to and from the office, it is time consuming and expensive for loan officers use public transportation, and many field staff, especially women, do not have their own vehicles. Work-life balance is affected by pressures of target and collection duties, which often spills over to loan officers' home lives. This is compounded for women who often have the dual responsibility of working at the office and being responsible for their homes and children.
9. **Provide recognition, training opportunities and other incentives to staff** – Vitas has a relatively flat organizational structure with few opportunities for upward mobility or promotion and limited career planning within the organization. Vitas should continue to follow a proactive policy to identify women from within its staff who are well qualified, and mentor and support them to take over some of the middle management positions in the organization. Vitas should also consider other measures such as rewarding staff through acknowledgement and recognition, and training and mentoring opportunities.
10. **Enhance the work experience for women staff** – Women in many organizations consistently report less access to senior leadership and less opportunity to learn from their seniors as they tend to interact with them less frequently. Vitas could organize cross-branch visits for women staff and provide them opportunities to learn from the more experienced women in other

branches. In addition, Vitas could organize special events for its women staff which could include bringing them together periodically in branches which are in close proximity on a quarterly or annual basis.

11. **Review of incentives system** – Incentive schemes must be transparent and simple to understand if they are to be effective. In order to increase its outreach to women, it would be far more meaningful for Vitas to develop a loan product which is attractive for women clients compared with the current system of incentives. However, if Vitas wants the incentive system to effectively support gender diversity, it has to be substantially revised with considerably greater weight given to acquiring women clients and have it properly communicated and explained.
12. **Sexual and workplace harassment** – Vitas has established a strong system for ensuring that its staff is protected from any type of harassment; however, there is a need to take some additional steps to help build an organizational culture that further inhibits inappropriate behavior and empowers anyone who faces harassment to feel comfortable raising it. This can be done by holding awareness-raising sessions about “Dignity at Work” with all staff, rolling-out culturally appropriate online training content on sexual harassment in the workplace, including online access for loan officers, and mechanisms for in-person discussions.
13. **The grievance redress process should be written out in more detail in the Employee Handbook and include some features which are considered best practice** – A review of internationally recommended features of the process and policies will need to be undertaken to inform the

**Vitas Values Employees**

- **Improved work experience**  
Transportation facilities, flex-time, recognition, training opportunities, cross-branch visits
- **Dignity at Work**  
Elaborate harassment & sexual harassment policies, make them known to all staff
- **Employee feedback**  
Employee’s opinions & participation is key to success of diversity initiatives



policy and process.

14. **Increase awareness about employees’ understanding and knowledge about existing staff policies and procedures** – Vitas needs to elaborate the harassment and sexual harassment policies in a separate handbook entitled “Dignity at Work”. Employee handbooks should also be revised to reflect more inclusive terminology of “men” and “women” versus “male” and “female”.

15. **Obtain employee feedback in review of policies and procedures** – Given that employees’ views and participation is key to the success of diversity initiatives, a mechanism should be devised to hold regular consultations with both men and women employees to incorporate their perspective in the evolving policies and procedures of the

organization. Vitas Headquarters should form a committee which includes representatives from key departments and has a gender mix to review the Employee Handbook and make appropriate changes from a gender perspective and to better reflect some of the core values of the organization. In addition, the Employee Handbook should be reviewed every three years to incorporate the perspective of the employees.

**Excerpt from Main Report**  
**Gender Action Plan- Vitas Iraq**

**April 2019**



### List of Abbreviations

CC	Credit Coordinator
CGAP	Consultative Group to Assist the Poorest
DCC	Deputy Credit Coordinator
EE	Eastern Europe
GAP	Gender Action Plan
GAP-T	Gender Action Plan Team
GM (F&A)	General Manager, Finance & Administration
HR	Human Resources
LO	Loan Officer
LOS	Loan Officer Supervisor
MENA	Middle East and North Africa
MFI	Micro-Finance Institution
MIS	Management Information System
PR	Public Relations
SE	Small Enterprise
SME	Small and Medium Enterprise

## Matrix of Gender Action Plan-Vitas

A. Client Centricity for Women						
Recommendations	Operational Implications	Cost Implication	Impact/Risks	Indicator	Timeline	Responsibility
<b>1. Disaggregate, analyze, report and use data for strategic decisions on gender, share and communicate lessons in country and across the network.</b>	Analyze the data by gender much more rigorously and use it actively to inform decision-making.	None	Improved understanding about gender metrics.	The availability of all data by gender and the use of the data in strategic decision-making.	On-going	Senior Management and MIS.
<p>From a business perspective, high client retention rates generally indicate a healthy microcredit program because this means lower administrative costs, as renewals are processed quickly and loan officers (LOs) spend less time recruiting new clients. Client retention is also a positive social indicator if it signals that clients are happy with the services and get good value from borrowing.</p> <p>In the Vitas Iraq example, <b>when client retention was disaggregated by gender over the last few years we see that the retention of women clients is lower than men clients.</b> This could mean one of several things; that either women clients are less satisfied than men clients and do not want to borrow repeatedly or that the organization is following certain policies which are less encouraging of women clients to borrow again or that women need less repeat loans than men do. These figures do need to be examined to understand the underlying reasons for the trends.</p> <p>Vitas has a strong Management Information System (MIS) system with a good system for recording all data by gender both from an institutional and client perspective. Some of the data is actively shared across the network in presentations at the country and regional level. <b>However, not all the data on clients is fully used in its internal analysis to shape its policy or set its strategic directions.</b> In other words, the data which is gathered, and the trends that it shows are not always analyzed as rigorously as they could be to provide strategic lessons to management.</p> <p>Vitas needs to analyze the data on gender more rigorously and consistently to identify trends, growth rates and use them as evidence to inform its strategy regarding client outreach, portfolio performance and client preferences to enable it to further improve its performance. The main trends should be shared with other country programs in the Vitas network to share lessons from each other. This will facilitate the institutionalization of a gender lens in Vitas subsidiaries and provide opportunities to build on the accumulated knowledge in this regard and learn from each other's experience and best practice</p>						

<b>A. Client Centricity for Women</b>						
<b>Recommendations</b>	<b>Operational Implications</b>	<b>Cost Implication</b>	<b>Impact/Risks</b>	<b>Indicator</b>	<b>Timeline</b>	<b>Responsibility</b>
<b>2. Conceptual shift in paradigm from entrepreneurial finance to financial inclusion</b>	<p>Exposure visits of senior management to MFIs providing clients with a range of products for business and personal use</p> <p>Management agreement on adopting the approach.</p> <p>Conceptual shift in approach to identifying and designing loan products for the future.</p> <p>Provide loans to women and men for personal use and business development to both business owners and salaried individuals starting from first cycle.</p> <p>Modify the Credit Operations Manual accordingly.</p>	<p>Cost of exposure visits</p> <p>No other cost is involved as the existing LOs will be delivering the loans and there will not be any need to make any adjustments to the LO structure or the existing Credit Operational manual.</p>	<p>Increased outreach and transparency in the use of loans and in meeting client needs.</p> <p>No significant credit risk for Vitas or increased risk of indebtedness if loans are appraised correctly.</p>	Increase in loan products and loan features to meet client needs.	Agreement on approach by country team when enhanced liquidity is available.	General Manager
<p>Vitas has primarily focused on providing loans to micro-entrepreneurs to develop their businesses. In practice, Vitas is operating under a paradigm which views microfinance as entrepreneurial finance rather than from a financial inclusion paradigm that advocates catering to a wide range of financial needs for business owners and salaried persons. Vitas, as such, is limiting its outreach and range of services, particularly to women, and not fully realizing its own vision of financial inclusion.</p> <p>This practice is not in keeping with the global trend in microfinance. Over time, globally the paradigm of microfinance has shifted from a focus on developing businesses of micro-entrepreneurs to financial inclusion:<sup>1</sup> ensuring access to appropriate financial products and services needed by vulnerable groups at an affordable cost, in a fair</p>						

<sup>1</sup> CGAP defines financial inclusion as including sending and receiving money; safeguarding savings, which can help households manage cash flow spikes, smooth consumption and build working capital; helping finance small businesses or microenterprises, helping owners invest in assets and grow their businesses; support planning and paying for recurring expenses, such as school fees, electricity and water access; mitigating shocks and managing expenses related to unexpected events such as medical emergencies, death in the family, theft, or natural disasters; and Improve poor families' overall welfare.

and transparent manner.

The best practice in microfinance advocates adopting a client-centric view which places client well-being at the center and enhances the choices and opportunities of clients. It advocates a life cycle approach to providing financial services and takes into consideration the dynamic and changing nature of client needs. The responsibility of the financial institution is seen as proper risk analysis to ensure repayment capacity, protect against over-indebtedness and not controlling the use of the loans. Typically, loans are made available for both businesses and non-business needs such as consumption smoothing, financing social, medical and education expenses. The literature on client-centric financial inclusion institutions documents the quantum gains organizations have made in terms of profitability and business expansion through adopting client-centricity.

***Vitas should consider aligning itself to the current thinking on microfinance through the expansion of its financial services to include salaried women and men as clients and to offer personal loans. This will help to increase its women clients, in particular, and improve client retention.*** Vitas has the opportunity to expand its client-base and continue to be the institution of choice for its clients by becoming a 'one-stop shop' offering loans to salaried employees and micro-entrepreneurs for a range of needs. In doing so Vitas will (i) increase outreach to women specially, but also to men clients (ii) create a more level playing field for women Loan Officers by opening up a market segment that can be accessed more easily by them (iii) facilitate both women and men LOs in reaching their targets more easily with better work-life balance; this could also free LOs time to focus more rigorously on risk assessment (iv) manage risk better as staff across Vitas consider that women generally have excellent repayment records (v) increase transparency as clients can freely state the purpose for which they need credit (vi) realize its own vision of financial inclusion more fully as it expands the choices and freedoms of the financially excluded while expanding its own market. Senior managements need to further explore the implications of this conceptual shift from the entrepreneurial paradigm to the current paradigm of microfinance.

<b>A. Client Centricity for Women</b>						
<b>Recommendations</b>	<b>Operational Implications</b>	<b>Cost Implication</b>	<b>Impact/Risks</b>	<b>Indicator</b>	<b>Timeline</b>	<b>Responsibility</b>
<p><b>3.A. Design loan products with attributes that more effectively meet the needs of different customer segments.</b></p> <p>Add additional features to the loans; such as one to three-month grace period; 24-month repayment period and allow women clients to have the option of business guarantors as well.</p>	<p>Secure management agreement on modifying the loan attributes.</p> <p>Modify the Credit Operations Manual.</p> <p>Adjust the LO incentive system so that it gives credit to LOs for acquiring loans with a longer repayment period;</p>	<p>This should enable improved cash flow and repayment for clients and reduce transaction costs in acquiring guarantors and repeat loans for both clients and Vitas.</p> <p>In practical terms the incentives paid to LOs would be adjusted against the incentives they would have gotten in any case for a repeat loan. Thus no additional cost implications in terms of incentives for LOs.</p>	<p>Increased demand for Vitas loans and increased client retention rates.</p> <p>Further reduction in late repayments and improved portfolio quality.</p> <p>No additional risks if loans are appraised properly.</p>	<p>Number of loans provided which have the suggested attributes.</p>	<p>Agreement on modifications by country team in ____.</p> <p>Introduction of loans with suggested attributes by ____.</p> <p>Modification of Credit manual by ____.</p> <p>Introduce the system by ____.</p>	<p>General Manager</p> <p>Marketing and PR Manager.</p> <p>IT Department.</p>
<p><b>3.B Use qualitative research to segment women clients and create loan products with customized features.</b></p>	<p>Vitas' marketing department to undertake a market research on the most common businesses undertaken by women clients.</p> <p>Design the loan product and pilot test it in two of the branches that have the highest proportion of women business owners.</p> <p>Assess the experience</p>	<p>Cost of logistics and travel for market research</p>	<p>Reduced risk of late payments and defaults by proper appraisal through enhanced understanding of the women businesses and include its women clients.</p>	<p>Increased customer satisfaction, number and volume of loans.</p>	<p>Develop TORs and recruit external consultants by ____.</p> <p>Design product by ____.</p> <p>Pilot test in 2020.</p> <p>Upscale in 2021.</p>	<p>General Manager</p> <p>Marketing and PR Manager</p>

	and replicate if successful and modify the Credit operations manual as required with orientation CC, LOS and LOs in delivery of the products.					
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Qualitative research and client segmentation would help answer questions like: what loan product features are attractive to women?

***Some of the features that are highly valued by women like repayment schedules aligned to cash flows, smaller instalments and longer repayment periods, less restrictive guarantor requirements, loans for start-ups and personal use are currently not formally offered by Vitas.***

For example, Vitas Iraq currently offers products with similar features, differentiated by the purpose of the loan rather than by terms and conditions. These products appear to be more appropriate for men’s businesses and cash flows than women’s.

Both women and men clients are struggling with the guarantor requirement, but requirements for women clients are even more restrictive.

The openness to fund start-ups can effectively serve the agenda of women’s empowerment without compromising on risk management.

A client-centric approach requires Vitas to respond to the needs of its women and men clients through better customer segmentation. Neither women, nor men are a homogenous segment. Vitas can increase its women clients by segmenting women customers, understanding the unique needs of their businesses and personal loans and launching customized products for the different businesses women run. The principle of customer segmentation and development of products with features that address the financial needs of women and men has become a sine qua non of top-performing MFIs and banks the world over. They have developed products that are based on economic profiles, understanding of businesses at different stages of growth (start-up, growth phase and established businesses), an understanding of clients in different income segments and the range of their different needs for personal use. These products have helped them to capture larger shares of the market and increase customer retention and satisfaction. Research shows that a one per cent increase in customer satisfaction results in a 2.37 per cent increase in return on investment, while a one per cent decrease in customer satisfaction brings a 5.08 per cent decrease in return on investment. Organizations that focus on customer solutions instead of pushing products delivered shareholder returns of 150 per cent – outperforming Standard & Poor’s 500 (S&P) returns of 14 per cent over the same period. Such organizations experienced sales growth of 143 per cent compared to S&P growth of 53 per cent.

***Recommendation No 3: Design loan products with attributes that meet the needs of different customer segments by gender.***

**Option 1:** Create a more inclusive, flexible loan product that has features that are valued by both men and women with similar businesses or personal needs.

**Option 2:** Use qualitative research to segment women clients and create loan products with customized features for the businesses women run such as beauty parlours, mini-markets, bakeries, catering and personal needs. This can be done on the basis of financial capacity, net business/salary income, total fixed assets, total liquid assets and days of inventory. It would involve testing prototypes and products tailored to each segment and identifying implications for product design, marketing and channels. It will also be important to use the profiles that emerge from this research to explore alternatives to guarantors as collateral. There is need for a careful assessment of the degree to which having a guarantor is actually influencing repayment behavior and how many guarantors are required as this is limiting client’s access and Vitas’ market. There is a range of risk-mitigation strategies that are being used globally to creatively address this issue. These should also be reviewed as part of the research to identify those that would be applicable in the local context.

**A. Client Centricity for Women**

Recommendations	Operational Implications	Cost Implication	Impact/Risks	Indicator	Timeline	Responsibility
<p><b>4. Introduce a loyalty program for repeat clients.</b></p>	<p>Designate a committee under the Marketing and PR manager to consult with Credit Coordinators who would in turn obtain feedback from clients to develop a loyalty program on the lines suggested and implement it across the country program.</p>	<p>The concession on grace period would not have any additional cost implications as the interest is paid upfront and this involves simply stacking some payments.</p>	<p>No additional risk but greater customer retention and satisfaction.</p>	<p>Customer retention and satisfaction.</p>	<p>Introduce the system by ____.</p>	<p>Marketing and PR Manager.</p>

**What aspects of the Vitas service do clients most value and will these help it withstand competition in the future?**

***Issue No 4: There are many aspects of the Vitas service that clients value which keep them returning to Vitas. However, as competition grows Vitas will need to take a closer look at what clients value and how the MFI can strengthen its program to withstand competition in the future.***

Vitas has distinguished itself as a financial institution which treats its clients with the greatest courtesy. Clients deeply appreciate the proactive manner in which the Loan Officer assists them and provides them service at their doorstep.

However, competition is growing from various sources such as exchange offices and Government programs to disburse inexpensive loans through a range of commercial banks and MFIs. Thus Vitas should expect competition from these sources in the future and should be poised to respond to this competition. What currently keeps clients coming back to Vitas is the customer care and treatment in the branches and the ease with which the loans are disbursed. In many instances, Vitas clients are not very sensitive to the interest rate that is being charged and in fact most clients had not calculated the effective interest rate of the loans they were obtaining and had little idea of the actual rate they were paying.

For example, in Iraq, and despite the quality of Vitas Iraq’s service, women and men expressed disappointment across its branches at the lack of a strong loyalty program for repeat clients. The lower rate of retention of women clients in Vitas makes this a particularly important issue from the gender perspective.

***Recommendation 4: Introduce a loyalty program for repeat clients***

It is recommended that Vitas introduce a loyalty program to retain and reward its loyal clients, both women and men. Such a program would send the right message to loyal customers and signal to its clients that it cares. Some of the concrete measures that Vitas could consider could include flexibility in the guarantor requirements, especially when the size of the loan is similar to the ones taken in the previous loan cycle and a grace period should be considered as a feature of the loyalty program considering that clients expressed a strong preference for them and some of the businesses which have seasonal fluctuations would benefit from such grace periods.

<b>A. Client Centricity for Women</b>						
<b>Recommendations</b>	<b>Operational Implications</b>	<b>Cost Implication</b>	<b>Impact/Risks</b>	<b>Indicator</b>	<b>Timeline</b>	<b>Responsibility</b>
<b>5. Continue to explore options for access to digital financial services</b>	Vitas is poised to explore opportunities for enhancing opportunities for capitalizing on financial services.	None	This is likely to enhance financial access and reduce transactions costs for clients especially women who have limited mobility.	Number of partnerships established with service providers for enhanced financial inclusion for its clients.	On-going.	General Manager
<p><b><i>The financial world is moving rapidly towards the adoption and usage of digital financial services to significantly accelerate women’s economic empowerment and the question is if Vitas is poised to capitalize on some of the emerging opportunities for greater financial inclusion for women?</i></b></p> <p>Vitas is trying to capitalize on the merging opportunities for using digital options to improve its services for its clients. However, the regulatory and institutional landscape and the digital financial eco-system is still at a nascent stage which might limit opportunities at this stage.</p>						

B. Institutional Change Management for Gender Balance						
Recommendations	Operational Implications	Cost Implication	Impact/Risks	Indicator	Timeline	Responsibility
<p><b>6: Strong commitment to drive the gender agenda</b></p> <p>Strong message from senior management demonstrating their commitment to take the agenda forward.</p>	<p>Formation of a Gender Action Program Team (GAP-T) to track the process.</p> <p>Organize opportunities for peer exchange in annual retreats.</p> <p>Identifying opportunities for gender sensitization and unconscious bias training;</p> <p>Devise internal communications strategy for keeping key employees abreast of process and its failures and successes.</p>	<p>A budget should be set aside for taking the agenda forward of around USD _____ for additional training and peer exchange events.</p>	<p>To enhance the success of the Gender Action Plan.</p>	<p>The allocation of budget and the number of events that have been organized annually.</p>	<p>On-going</p>	<p>General Manager</p>
<p>Enhancing internal gender diversity and fostering inclusive growth have gained a place in the strategic plan of Vitas. The organization has assumed the challenge of enhancing its outreach to women both as an equal opportunity employer and as a provider of financial services for them.</p> <p>Many organizations which are committed to diversity in the workforce do so because they appreciate the intrinsic value of diversity from a moral perspective and also because of its impact on performance. Organizations that promote and achieve a diverse workplace will attract and retain quality employees and increase customer loyalty. Experience shows that companies with higher gender diversity are more likely to have higher financial returns. The institutional objective of Vitas with respect to its commitment to gender diversity for the next three to five years could be to transform <b><i>into an organization that is recognized as a leader in inculcating the values and norms of diversity and become a market leader as a gender sensitive organization that promotes the inclusion and perspective of women in the manner it designs its policies, procedures, services.</i></b></p> <p>Thus the first prong of Vitas’s Gender Action Plan (GAP) could be to strengthen its institutional capacity and commitment to establishing a culture of continuous institutional learning and increased alignment of its operational systems with the objectives of its GAP. These elements encompass how the organization would deal with leadership, communication, capacity building, opportunities for continuous learning, results measurement and accountability to its stated gender diversity initiative.</p> <p><b>There could be mixed support for Gender Diversity Initiatives. While there is commitment to the agenda from headquarters, strong support in the senior management for a safe workplace free of harassment and increasing the number of women staff, middle and senior management may have concerns about the</b></p>						

**B. Institutional Change Management for Gender Balance**

Recommendations	Operational Implications	Cost Implication	Impact/Risks	Indicator	Timeline	Responsibility
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**impact on client outreach, portfolio quality and staff performance due to challenges posed by the external environment.**

The key people that can drive change within the organization are the top Management, especially the General Managers. They will need to drive the change and it is up to them to determine what type of orientation and support they will need to take this agenda forward. It would be useful for the General Managers to nominate a Gender Action Plan Team (GAP-T) to take the agenda forward.

***Recommendation 6: The pre-requisite for a successful gender program is commitment and buy-in from senior leadership. Without this the GAP will be a non-starter. Once the senior management buys into the process and forms a GAP-T to lead the process, opportunities can be organized for broader buy in of the various tiers of the organization.***

<b>B. Institutional Change Management for Gender Balance</b>						
<b>Recommendations</b>	<b>Operational Implications</b>	<b>Cost Implication</b>	<b>Impact/Risks</b>	<b>Indicator</b>	<b>Timeline</b>	<b>Responsibility</b>
<p><b>7. Enhance Gender Balance in Vitas Subs</b></p> <p>Increase women staff to at least ___% overall, field staff to at least ___% and ___% in the middle management and C Suite management cadres. This would mean hiring additional ___ women overall, ___ additional women Loan Officers, ___ middle managers and one C-Suite manager.</p>	<p>A decision in principle to hire more women by senior management.</p> <p>Providing unconscious bias training to hiring managers and committees.</p> <p>Assigning higher weightage to women candidates.</p> <p>Headhunt women candidates.</p> <p>Award branches stars based on key performance metrics on GAP and reward on a six-monthly basis to best performing.</p> <p>Show case gender performance of Vitas to enhance brand image.</p> <p>Explore opportunities for securing additional grant financing from gender lens investors.</p>	<p>These are not new positions but would only be recruited when there are vacancies or when the organization has plans for expansion.</p> <p>Thus no additional cost implications.</p>	<p>An improved gender balance is likely to enhance Vitas' brand image as an organization committed to gender empowerment.</p> <p>It may increase staff turn-over and attrition but this will level as buy-in gradually takes place at all levels</p>	<p>Proportion of women in Vitas at various tiers.</p>	<p>The memorandum on Vitas commitment to gender balance should be issued by end of ____ after due consideration and approvals internally.</p> <p>The target for increasing the proportion of women staff should be achieved by 2021.</p> <p>On an annual basis.</p> <p>Immediately.</p>	<p>General Manager Vitas Headquarters.</p>

### Is there a Case for Increasing Women Staff in Vitas?

***The social and business case for including women in Vitas staff has not been fully elaborated or communicated within the organization and this, coupled with a challenging, conservative environment, leads to mixed attitudes regarding the value of women in Vitas and the transformative impact that it can have on the organization, the women staff and the difference it can make to women clients.***

Gender Diversity and Equality have always been fundamental values at Vitas institutions. Equal employment opportunity, anti-discrimination, and fair compensation policies are already being implemented and communicated at various key stages. The key values are included in its induction orientations, its policy handbook, newsletters, and conveyed by human resource to all staff. Vitas' strives to improve these policies and procedures over time to make them even more conducive to meet its institutional objectives.

#### **Challenges:**

- There is apprehension and strong reservations among some middle managers within Vitas that hiring more women Loan Officers is going to affect targets.
- There also appears to be unconscious bias in the recruitment of women staff and there are several cases reported when a qualified woman candidate has applied only to be turned away.

#### ***Recommendation No 7: Enhance the gender balance in Vitas***

Best practice shows that organizations that have diversity as a core value creates enabling and equal opportunity conditions for women to encourage their recruitment and retention. Research shows that organizations with the most gender diversity outperform those with the least. Research also shows that mirroring the market in terms of client profile, eventually translates into financial benefits. The branding of Vitas as an institution which focuses on women's economic empowerment both from an institutional and client perspective would be attractive **for investors, especially those who view investments with a gender lens.**

The experience of an organization like Kashf in Pakistan showed its seriousness to this objective by developing a system of awarding branch managers one of five stars for their performance with respect to achieving gender targets for staff and clients. One of the more drastic measures that Kashf undertook to bring women into leadership positions was to insist that there would be no promotions for men in the organization until a gender balance of 50:50 was achieved at the senior and middle management level. In addition, it was made part of branch managers KPI to identify and mentor a woman Loan Officer for the post of Branch Manager. This measure was very successful in helping Kashf achieve gender parity in its ranks.

The HR Department and the various committees established for recruitment of staff could achieve gender balance if they are given specific targets to hire women staff and supported by others on their team. For effective implementation, this plan would need to be properly communicated with clear targets and indicators to monitor the achievement. In order to facilitate the recruitment of women, Vitas would also need to organize unconscious bias training for its hiring managers and recruitment committees to avoid this bias from creeping into many of the recruitment decisions that are being made within the organization.

Furthermore, for organizations seeking to recruit women, it is important to understand how women look for new opportunities. Women are more likely to use job reviews and rely on personal relationships to find employer information as well as secure new jobs. They are less likely than men to use certain mainstream recruiting sites, which makes female talent more difficult to reach.

As the gender balance of the organization improves both in terms of staff and client share in its portfolio, Vitas could begin to explore the opportunities for securing additional grant financing from institutions which would find Vitas a very attractive partner in undertaking the task of women's economic empowerment and financial inclusion. Opportunities for grant financing and partnerships could then be explored with a range of agencies such as Bill & Melinda Gates Foundation, Women's World Banking, UN Capital Development Fund, and a range of other private and public sector agencies. There is a growing number of gender lens investors and microfinance impact investors that make investments solely in women-focused financial institutions. Vitas Headquarter could already begin to explore and understand what appeals to these organizations in case it has not yet approached them or is not familiar with their models.

VITAs could begin to explore the opportunities for securing additional grant financing from institutions which would find Vitas an attractive partner in undertaking the task of women's economic empowerment and financial inclusion. Senior management at the headquarter level should identify potential partners and seek to identify opportunities for additional financing internationally while the country office could explore potential for partnership regionally and locally.

<b>B. Institutional Change Management for Gender Balance</b>						
<b>Recommendations</b>	<b>Operational Implications</b>	<b>Cost Implication</b>	<b>Impact/Risks</b>	<b>Indicator</b>	<b>Timeline</b>	<b>Responsibility</b>
<b>8.A Reexamine the current approach to provide transport facilities for field staff.</b>	Evaluate cost/benefit and gender equity of subsidies for use of public transport versus use of personal vehicles.	Depends on cost/benefit analysis	Some LOs may get discouraged by lack of consideration of improved transport facility.			
<b>8. Consider options for flexi-time for field staff</b>  Recruit an additional tier of part-time Women Loan Officers with reduced targets and reduced salary.	Develop a set of procedures for this tier and pilot test it in a branch where the CC is committed to testing the approach.  Pilot test these options in one or two branches from a year to enable adjustments and the experience carefully assessed before being replicated.	Hiring a tier of additional Loan Officers need not necessarily add to cost, as in some places Vitas can use the existing budget for LOs and split it among the part-time cadre.	Encouraging more women to join the organization as Loan Officers because of the flexibility in working hours.  The LO targets should not be comprised for the part-time LO as targets would be fixed keeping in mind the unit cost of client acquisition.	No of part-time Women Loan Officers recruited.  No of LOs allowed greater flexibility in working hours.	This recommendation should be further developed and pilot tested by _____.  The recommendation regarding greater flexibility should be pilot tested and evaluated by _____.	General Manager

**How can Vitas facilitate work for its staff (particularly women staff)?**

***How does Vitas provide a facilitating environment for women without compromising its professional work environment and strong performance culture, and without “undermining” women by showing them undue favors?***

There are mixed views about the capacity of women to work in field positions. Yet, the fatigue experienced by LOs is not confined to women as men also express their frustration: “I am tired. (Branch-Male Staff)”

**Challenges for field staff:**

- 1- Limited flexibility in work hours (timing) – staff expected to clock in their time of arrival in the morning
- 2- No recording of the over time that the staff put in at the end of the day or during the evenings  
*Staff are penalized for coming late to the organization. Some staff members expressed their disappointment that the organization was not treating staff fairly in this respect and their performance was not being acknowledged through greater flexibility.*
- 3- It is time consuming and expensive for LOs to move around in public transport, and many field staff, especially women, do not have their own vehicles.
- 4- Loan officers, especially women, do not always feel secure in the field and might face harassment.
- 5- The main measure of performance in Vitas appears to be the achievement of the loan targets in terms of clients and volume and all rewards in the organization flow from the performance on these aspects: there is considerable pressure regarding loan targets and loan volumes that have to be met on a monthly basis and leads to high degree of staff stress and staff attrition at this level. The Loan Officer position leads to considerable fatigue among both men and women. Staff is overburdened by the pressure of targets and there may be a feeling that hiring more women is going to compromise the achievement of established targets. However, there are innovative ways that can be used to deal with this issue. The potential that women have in reaching out to women is evident in the proportion of women who are able to reach out to home based women clients which can provide a growing market for Vitas.
- 6- Work-life balance is affected by the pressures of the target and collection duties, which often spills to LOs homes in the form of necessary after-hors follow-up with clients, causing additional stress and fatigue. This is compounded for women who have the dual responsibility of working at the office and being responsible for their homes and children. They find the 8 hour working hour long. Women suggested that they would appreciate flexible timings especially since they felt that they could accomplish the tasks set for them even with shorter hours.
- 7- There may be apprehension among supervisors that showing women any flexibility or leniency in their working conditions is illustrative of a weakness and would undermine the position of women as equals. However, it is a generally accepted principal of equity that when a segment of the population which is lagging behind because of a long history of discrimination and disadvantage, then that segment needs to be treated differently until such time that it is given a level playing field. Thus Vitas need not be embarrassed about instituting some measures that assist women in the work place and enable them to cope better with their dual responsibility. **There are many reasons organizations opt to offer flexible work arrangements, including lower operating costs, less employee turnover, higher employee satisfaction and greater hiring flexibility.**

***Recommendation No 9-A: Consider Improving Transport facilities for employees***

***Recommendation 9-B: Consider several variants for Flexible Timing Options***

<b>B. Institutional Change Management for Gender Balance</b>						
<b>Recommendations</b>	<b>Operational Implications</b>	<b>Cost Implication</b>	<b>Impact/Risks</b>	<b>Indicator</b>	<b>Timeline</b>	<b>Responsibility</b>
<b>9. Provide recognition, training opportunities and other incentives to staff.</b>	<p>Implement the existing policy on giving incentives to staff other than LOs as indicated in the Employee Handbook.</p> <p>Elaborate a training program for women as part of the annual workforce planning exercise and enable some to participate in Vitas' annual retreats.</p> <p>Provide tailored capacity building support through periodic recruitment of technical assistance.</p> <p>Partner with strong organizations which provide mentoring support for women.</p>	<p>The overall cost of instituting a system of a nominal monthly price for employees from each branch on a monthly basis would be USD ____</p> <p>This would be financed from the existing training budget or if that is not adequate additional budget should be allocated based on the annual training plan.</p> <p>This would only have cost implications if partners expect their costs to be reimbursed.</p>	<p>Encourage women retention and enhance their capacity for professional development and growth.</p>	<p>The number of rewards given to staff at different tiers.</p> <p>The number of training and mentoring opportunities provided to women.</p> <p>The number of partnerships developed for enhancing the technical capacity of Vitas with regard to women's professional growth and development.</p>	On-Going	General Manager

**How can Vitas provide motivation to its women staff given the limited opportunities for upward mobility and promotion?**

***Issue No 9: Vitas has a relatively flat organizational structure with few opportunities for upward mobility or promotion and limited career planning within the organization. This acts as a disincentive for both women and men who are seeking a long-term opportunity for professional growth and development. The prospects for women are even more limited because of the resistance to inducting women at middle management tiers. Women do not feel that they have opportunities for proper career planning and professional growth in Vitas.***

***Recommendation No 10: Provide recognition, training opportunities and other incentives to staff***

It is recommended that Vitas continue to follow a proactive policy to identify women from within its staff who are well qualified and mentor and support them to take over some of the middle management positions in the organization. There is limited scope for growth in an organization which has few vacancies, and no immediate growth plans. However, if as a matter of policy Vitas espoused a commitment to consider the promotion of women who had high performance levels, it would encourage them and ensure their retention. Meanwhile, to encourage women, Vitas should consider other measures such as rewarding staff through acknowledgement and recognition and training and mentoring opportunities.

Partnerships with strong organizations which provide such support such as Women's World banking (WWB), CGAP, etc., should be established to provide technical assistance and mentoring support to Vitas.

<b>B. Institutional Change Management for Gender Balance</b>						
<b>Recommendations</b>	<b>Operational Implications</b>	<b>Cost Implication</b>	<b>Impact/Risks</b>	<b>Indicator</b>	<b>Timeline</b>	<b>Responsibility</b>
<b>10. Enhance the work experience for women staff</b>	<p>Organize cross branch visits for women staff and provide them opportunities to learn from the more experienced women in other branches.</p> <p>Organize special events for its women staff which could include bringing them together periodically in branches which are in close proximity on a quarterly or annual basis.</p> <p>In addition to Mother's day also organize special fairs and get together for women staff and clients on March 8, which is Women's Day.</p>	There is going to be additional cost in implementing these recommendations and organizing these events. The exact costs will have to be worked out.	This is likely to enhance the community of Vitas women staff and give them a strong sense of belonging to the Vitas family.	The number of events held on an annual basis to build the community of Vitas women.	On-Going	General Manager

**How can Vitas enhance the work experience for its women staff?**

Women in many organizations consistently report less access to senior leadership. This is also true in Vitas where women in many of the branches very clearly said that while men had opportunities to learn from their seniors, because they interacted with them very frequently, women did not have the same opportunity. Organizations which are on top of their game in hiring and retaining women know that they should not understate the importance of creating and promoting employee network groups. This creates a community for employees who are going through similar experiences (both work and personal) to share best practices, hardships and advice. This does not have to be very time intensive but enough to create a feeling of community among the staff. Creating an inclusive environment attracts more applicants, enhances existing employees' experience ultimately result in a positive impact for the business.

***Recommendation No 10: Enhancing Opportunities for Interaction for women Staff***

It was observed that opportunities for interaction among women staff would enable them to develop a much stronger sense of community and allow them to share strategies for effective client outreach, acquisition and retention and provide them greater opportunities for learning and mentoring. Vitas should consider formal programs to support, mentor and sponsor women in the company. Vitas could organize cross branch visits for women staff and provide them opportunities to learn from the more experienced women in other branches. In addition, Vitas could organize special events for its women staff which could include bringing them together periodically in branches which are in close proximity on a quarterly or annual basis.

<b>B. Institutional Change Management for Gender Balance</b>						
<b>Recommendations</b>	<b>Operational Implications</b>	<b>Cost Implication</b>	<b>Impact/Risks</b>	<b>Indicator</b>	<b>Timeline</b>	<b>Responsibility</b>
<p><b>11. Review of Incentive System</b></p> <p>The current system of incentives is very complex and not very effective in outreach to women.</p>	<p>Recognize that the current system is by itself not very effective.</p> <p>Designate someone within the organization to devise a more effective incentive system for outreach to women clients.</p>	<p>There will be a cost implication based on how strong the incentive system has been made in terms of rewarding the acquisition of women clients.</p>	<p>No significant risk.</p>	<p>The extent to which the incentive system is revised and understood by the staff and acts as a real incentive.</p>	<p>Devise a system of incentives once the future strategy regard client centricity for women has been clarified.</p>	<p>General Manager</p>
<p><b>Is the incentive system for outreach to women clients working effectively?</b></p> <p><i>Issue No 11: There is lack of clarity regarding the incentive system that is used to give bonuses to Loan Officers. No one is quite sure how it is calculated and how the acquisition of additional women clients can enhance the bonus given to them. A system of incentives is unlikely to work effectively if it is not properly understood.</i></p> <p>Well-designed staff incentive schemes can have powerful effects on the performance and productivity of microfinance operations. So staff incentive schemes are a potential tool for boosting MFI performance.</p> <p><b>Recommendation No 11: Review Incentive System</b></p> <p><b>Incentive schemes must be transparent and simple to understand if they are to be effective.</b> The current system is not very effective in acquiring women clients in and of itself as it is neither fully understood nor is it sufficient for LOs to try and acquire more women clients. The pressure to meet targets drives both men and women Loan Officers to get whomever they can get. In order to increase its outreach to women, it would be far more meaningful for Vitas to develop a loan product which is attractive for women clients compared with the current system of incentives. However, in case Vitas wants the incentive system to really work effectively it has to be substantially revised with considerably greater weightage given to acquiring women clients and properly communicated and explained.</p>						

<b>B. Institutional Change Management for Gender Balance</b>						
<b>Recommendations</b>	<b>Operational Implications</b>	<b>Cost Implication</b>	<b>Impact/Risks</b>	<b>Indicator</b>	<b>Timeline</b>	<b>Responsibility</b>
<p><b>12. Sexual and workplace Harassment</b></p> <p>Hold awareness-raising sessions on harassment and sexual harassment issues with all Vitas Staff</p> <p>Adapt the online training content on sexual harassment and harassment in the workplace needs to be adapted for the local context</p> <p>Provide Loan Officers with access to online training in harassment at the workplace and sexual harassment.</p>	<p>A module will need to be designed for the awareness-raising sessions and sessions arranged to bring in Vitas Staff to the Head Office over in batches of 25.</p> <p>These sessions should be facilitated by a skilled and knowledgeable facilitator.</p> <p>Expertise will need to be contracted to develop appropriate content for the online training on workplace and sexual harassment</p> <p>Email accounts will need to be created for Loan Officers and where needed an office computer will need to be made available to them so they can take the course online</p>	<p>There will be no cost implication for the awareness sessions in terms of designing and delivering the sessions as this will be done by HR. Staff travel and refreshments will require a small budget.</p> <p>A budget will need to be set aside for contracting in expertise to develop the sexual harassment.</p> <p>There are no cost implications for providing LOs with access to online training.</p>	<p>women and men's gender-aware appropriate and respectful behavior in the workplace</p>	<p>Number of awareness sessions held/number of staff attending these sessions.</p> <p>Adapted Online training module available</p> <p>Email addresses for LOs created/number of LOs completing training</p>	<p>Design sessions by ____.</p> <p>Hold sessions from ? – ? 2019</p> <p>Engage consultant to adapt content of online training by ____.</p> <p>Pilot and disseminate online training by ____.</p>	<p>Head of HR</p>

**Does Vitas have in place adequate measures to deal with sexual harassment?**

**Issue No 12: Vitas has been successful in establishing a respectful work environment for women. However, women do face some forms of sexual harassment.**

Vitas has established a strong system for ensuring that its staff is protected from any type of harassment especially women staff and grievance redress systems are in place together with appropriate mechanisms for reviewing any complaints.

**Recommendation No 12: (i) Hold awareness-raising sessions on harassment and sexual harassment issues with all Vitas Staff (ii) Adapt the online training content on sexual harassment and harassment in the workplace to the local context (iii) Provide Loan Officers with access to online training in harassment at the workplace and sexual harassment.**

The consultations indicate that there is a need to take some additional steps to help build an organizational culture that further inhibits inappropriate behavior and empowers anyone who faces harassment to feel comfortable raising it. The following recommendations should be considered: (i) Face-to-face awareness sessions on sexual harassment and harassment in the workplace should be held to develop a common understanding and establish group norms on this issue among staff. The impact of this on regulating the environment will be much more powerful than that of online training. It is recommended that these sessions should be held at the Head Office and all Vitas Staff should participate in these sessions in batches. These sessions should be delivered centrally. It is recommended that such a training be called “**Dignity at Work**” so it is framed in a positive manner. These awareness sessions can also be used to generate for the online training locally. (ii) the online training content on sexual harassment and harassment in the workplace needs to be adapted for the local context. The awareness-raising sessions can generate case studies and appropriate content for the online training. The online training once developed for local context should be used as part of the induction package for employees and as a refresher once a year (iii) Loan Officers need to be given access to online training in harassment at the workplace and sexual harassment. Most Loan Officers have access to smartphones and it should be possible for them to access the training on their smartphones. Otherwise they should be provided with access to computers in the branches to access the harassment training.

**B. Institutional Change Management for Gender Balance**

Recommendations	Operational Implications	Cost Implication	Impact/Risks	Indicator	Timeline	Responsibility
<b>13: The Grievance Redress Process should be written out in more detail in the Employee Handbook and include some features which are considered best practice.</b>	HR should take the lead in elaborating the grievance redress process in the Employee Handbook and including the recommended features.  A review of internationally recommended features of the process and policies will need to be undertaken to inform the policy and process. This will need to be included in the Employee Handbook and in the proposed “Dignity at Work” handbook.	None	Facilitate fair and transparent grievance redress.	A detailed grievance policy written and included in the handbooks	<b>July 2019</b>	General Manager and Manager HR
<b>14: Increase awareness about employees</b>	Formulate a hand out of the key extracts from the Employee Handbook	Cost of printing	Improve employee	The number of employees who	This should be implemented by	General Manager and

<p><b>understand and knowledge about existing staff policies and procedures.</b></p> <p>Develop easy to understand guides on important and relevant sections of the Handbook and hold training on these for LOs and all new employees at the head office.</p> <p>Elaborate the sexual harassment and workplace harassment policy and create a separate handbook on these policies called "Dignity At Work" for all staff.</p> <p>The Employee handbook should be revised to make the language gender-sensitive.</p>	<p>which are more appropriate for the staff and ensure that hard copies of these are shared with the employees.</p> <p>Set up email accounts for all Loan Officers to ensure that they receive the relevant messages from Vitas and kept informed and feel connected with the organization.</p> <p>Revise the Employee handbook to make the language and content gender-sensitive as per recommendations.</p> <p>Send LOs the revised version of the Employee Handbook.</p>	<p>"Dignity At Work' handbook</p>	<p>understanding about policies and procedures.</p>	<p>have email accounts with the Handbook downloaded and those with hardcopies of relevant extracts.</p>	<p>the end of ____.</p>	<p>Manager HR</p>
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**Do employees at Vitas understand and know about existing staff policies and procedures?**

***Issue No 14: Vitas has established policies and procedures to ensure appropriate conduct for its staff which are outlined in its Employee Handbook. However, this policy is not widely shared or communicated and Loan Officers are in particular not aware of it. The sexual harassment and workplace harassment policies lack sufficient detail.***

**Recommendation No 14: Increase awareness about employees understand and knowledge about existing staff policies and procedures.**

It is recommended that Vitas **elaborate the sexual harassment and workplace harassment policy** and create a separate handbook on these policies called “Dignity At Work” for all staff. This would contain definitions of harassment, the effects of harassment, steps to follow if confronted with harassment and case studies clarifying what constitutes harassment and ways of dealing with it. A small handbook given to staff is more likely to be read and absorbed than when it is part of the detailed Employee Handbook.

While organizations and individuals have gotten used to saying male and female indiscriminately and without giving it a second thought, it would be more respectful to refer to employees as women and men rather than as male and female. This is because “male” and “female” refer to the sex of the individual and man and woman more properly describe genders, not sexes, where sex is the biological component and gender the social component. Thus referring to them as women and men would be a more complete recognition of their identities. The Employee handbook should be revised to make this amendment.

<b>B. Institutional Change Management for Gender Balance</b>						
<b>Recommendations</b>	<b>Operational Implications</b>	<b>Cost Implication</b>	<b>Impact/Risks</b>	<b>Indicator</b>	<b>Timeline</b>	<b>Responsibility</b>
<b>15: Obtain employee feedback in review of policies and procedures</b>	Constitute a committee at the Headquarter level with equal representation of men and women and invite feedback on the policy and make changes suggested.  Review the policy every three years.	None	Build ownership of company policies and procedures among employees for enhanced commitment and ownership.	The number of meetings held to review policy collectively.	Periodically.	General Manager and Manager HR
<p><b>Is there an opportunity for Staff to participate in the review of staff policies?</b></p> <p><b><i>Issue No 15: Staff feedback on the existing policies and procedures of Vitas has yet to be institutionalized.</i></b></p> <p><b><i>Recommendation 15: Obtain Employee Feedback on Review of Policies and Procedures</i></b></p> <p>Given that employees' views and participation is key to the success of diversity initiatives, a mechanism should be devised to hold regular consultations with both men and women employees to incorporate their perspective in the evolving policies and procedures of the organization. Vitas Headquarters should form a committee which includes representatives from key departments and has a gender mix to review the Employee Handbook and make appropriate changes from a gender perspective and to better reflect some of the core the values of the organization. In addition, the Employee Handbook should be reviewed every three years to incorporate the perspective of the employees.</p>						

## Further points to consider:

1. Vitas might have a too narrow focus on enterprise. Vitas has generally been reluctant to have a large concentration of loans in consumption smoothing loans (education, health etc.) because of the credit risk and its mission of job creation. Is there a right portfolio balance or should there be women-focused product? The consultant team was insistent that Vitas should open up to how other organizations are viewing financial inclusion, giving more flexibility to clients and acknowledge that financing needs are in great demand beyond controlling for productive/enterprise use only.
  - Customers should decide on loan use based on client needs
  - In reality, people will use the money the way they want/need anyway; microfinance is about expanding people's choices
  - Distortions to repayment caused by incidents/ crisis in the market/ macro-environment should not be used as a reason to discontinue lending to affected group without proper analysis and research.
  - Limiting factor in Vitas procedures remains large obstacle: type and number of guarantors requested from clients especially women.
  - Possible solutions: implement longer repayment periods, gradual changes rolled out as pilots
  - Fight current attitude of "if it ain't broke don't fix it"
  
2. How to address unconscious bias trainings? Unconscious bias trainings are very hard to do well; requires exactly the right facilitator and tone. Consultant recommendation is to focus on better analysis of our own data that will reveal some of the gaps for managers to review.
  - In certain contexts, loan growth rate for women is faster yet loan sizes are smaller
  - M&E teams responsible for analyzing and showing data
  - Focus on the internal data and keep check on what is happening operationally. Affects hiring, product development, loan sizes.

Regarding trainings on harassment need to be context & country appropriate. Thus the topic "Dignity at Work".

  - Should be given to all new hires, and then again as refreshers.
  - Women staff might need broader discussion on this. HR should encourage reporting of harassment but also need to prevent in first place.
  - Need to have head office level training module (not in branches); training of trainers, must invest heavily in trainers.
  
3. Issues with inconsistent messaging: How to appropriately share out data from Gender Analysis Reports both at an institutional (in-country) level and across the network to encourage peer learning?
  - Some internal policies are misinterpreted or misused. This is complicated by difficulty with internal communication due to different branch networks. Important for management team of subs to come up with solutions appropriate to their contexts.
  - Recommended to visit organizations offering extensive range of loan products and holistic approach (such as Bai Tushum or Kashf)
  
  - What is ideal formula for identifying right staff or teams to champion gender related issues? Voluntary? HR? The most important is the commitment of top leadership, i.e. strong, clear signal needs to come from heads of organization. Have a balance of very committed people (men & women), people with ideas, authority (HR, internal audit, enthusiastic people.)
    - Have exchanges at annual meetings; identify outside speakers, peer learning from other orgs, trainers, facilitators to add value to our conferences and gain exposure to experiences outside our network.