

# Gender Strategy Toolkit for Enabling Qapital

## Summary Memo

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## Executive Summary

This memorandum provides a comprehensive overview of a collaborative project with Enabling Capital (EQ), a Swiss impact asset manager focused on promoting sustainable economic, social, and environmental outcomes through strategic investments. The objective of the capstone project (2024-25) was to support EQ in its gender mainstreaming objectives through deliverables structured around supporting EQ and their investees with understanding the relevance of and tracking gender data, and using the insights to inform policy reforms at the firm level. The SIPA team has successfully developed and implemented a gender strategy toolkit that empowers financial institutions (FIs) to advance gender equity in their operations and lending practices. This project represents a significant contribution to the growing field of gender-lens investing, providing practical tools that bridge the gap between global standards and local contexts in emerging markets.

## Project Overview

The gender strategy toolkit project emerged from Enabling Capital's commitment to integrating gender considerations throughout its investment portfolio. As an impact-driven asset manager with approximately \$700 million under management across four continents, EQ recognized the dual opportunity to enhance both social impact and financial returns by addressing gender disparities. The project aligns with EQ's broader mission of "Moving Money to Meaning" by ensuring that investments catalyze inclusive growth and support underserved populations, particularly women entrepreneurs who frequently face structural barriers to accessing financial services.

This project had four primary objectives:

1. **Support FIs in Achieving Gender Inclusivity** by developing tools and frameworks that enable effective design and implementation of gender strategies, addressing both internal organizational practices and external client-facing programs
2. **Strengthen EQ's Engagement with FIs** by providing resources to deepen partnerships and support MFIs' journey toward greater gender equity
3. **Improve Operational and Risk Management Systems** by equipping FIs with strategies that enhance gender inclusivity while improving operational efficiency
4. **Develop Tailored Tools and Training** through a practical and adaptable gender strategy toolkit and effective training to implement these tools

## Research and Methodology

The project began with a comprehensive literature review examining the gender equity landscape across EQ's outreach countries viz. Azerbaijan, Georgia, and Kazakhstan. This in-depth research phase involved analyzing national policies, legal frameworks, and gender-specific initiatives in Azerbaijan, Georgia, and Kazakhstan to establish a thorough understanding of the regional context. We examined each country's constitutional guarantees related to gender equality, reviewed their commitments to international conventions such as CEDAW (Convention on the Elimination of All Forms of Discrimination Against Women), and assessed existing national gender strategies.

Beyond policy frameworks, research delved into gender-disaggregated data on labor force participation, educational attainment, wage gaps, and entrepreneurship rates. This analysis revealed significant disparities across countries. Following this comprehensive regional assessment, the client identified Azerbaijan as the focus country for the toolkit's pilot implementation with TuranBank. This selection aligned with EQ's strategic priorities and provided an opportunity to test the toolkit in a market with both challenges and opportunities for gender equity advancement.

## Methodology and Approach

The project followed a four-phase methodology:

### Phase 1: Desk Review and Initial Analysis

The methodology began with a comprehensive desk research and literature review examining gender equity frameworks and practices across Azerbaijan, Georgia, and Kazakhstan. We analyzed national policies, legal frameworks, and gender-specific initiatives to establish a thorough understanding of the regional context. This initial research revealed significant gaps in how financial institutions approach gender equity, particularly in policies and practices related to human resources and lending.

Following this initial research, we made the strategic decision to focus on the employee lifecycle as the core framework for the metrics dashboard, recognizing that gender equity interventions are most effective when integrated throughout all stages of employment from recruitment through severance.

### Phase 2: Development of Research Framework and Tools

We conducted a comprehensive review of existing documents, frameworks, and gender-lens investing practices, including EQ's internal assessment reports and alignment with the 2X Challenge metrics. We analyzed best practices globally while paying particular attention to the cultural and economic contexts of the target countries.

To develop robust metrics, we drew from established global standards including the World Economic Forum's Global Gender Gap Index, International Finance Corporation (IFC) resources, the 2X Challenge framework, UN Women Empowerment Principles and IRIS+

metrics. This research-driven approach ensured the dashboard incorporated internationally recognized indicators while remaining adaptable to local contexts. For each metric, we carefully documented sources, calculation methodologies, expected impact of improving the metric, implementation guidance, and investment requirements to facilitate consistent application.

Through consultative meetings with Enabling Qapital, we refined this framework to align with their strategic priorities while maintaining its practical applicability for investee institutions.

### Phase 3: Field Testing and Refinement

With the draft metrics dashboard developed, we proceeded to field testing in Azerbaijan with TuranBank. Through semi-structured interviews with bank employees, we discovered significant terminology gaps around diversity concepts, with terms like "maternity leave" and "non-traditional roles" requiring contextual clarification.

Additionally, data interpretation varied substantially across the organization, with metrics like gender pay ratio calculated at organization-wide levels rather than by seniority bands as intended. This reinforced the need for detailed methodological guidance within the dashboard to ensure consistent implementation and meaningful benchmarking and to create a comprehensive glossary and use accessible language throughout developed materials.

This critical phase allowed us to test the dashboard's usability, identify cultural and linguistic nuances affecting implementation, and gather real-world feedback from potential users and shape the dashboard design.

### Phase 4: Finalization and Training

We incorporated feedback to produce the final version of the toolkit and developed a comprehensive training program for EQ and its investees, culminating in two comprehensive webinars with EQ's investor clients to formally launch the metrics dashboard and gather immediate feedback. These sessions were crucial for introducing the dashboard's functionality, demonstrating its practical application, and securing buy-in from key stakeholders.

## Deliverables

The project has produced the following key deliverables:

### 1. Gender Strategy Toolkit

A comprehensive toolkit including:

- A motivation/strategy document summarizing the business case to adopt gender initiatives in organisational development and lending practices. The document also presents a step-by-step user guide on how to use the Gender Metrics Dashboard and includes findings from the case study of piloting the dashboard and toolkit in a commercial bank in Azerbaijan.
- A comprehensive list of ready-to-use policy templates for financial institutions from agencies such as the World Bank ([CGAP](#)), Women's World Banking, the 2X challenge including examples and case studies of successful gender integration in HR and lending practices. Anyone can refer to this comprehensive list to learn about and/or adopt any action plan corresponding to the indicators measured or analysed by the company.
- A glossary of all conceptual terms and phrases used in the toolkit and the dashboard to make the knowledge products accessible, guide the reader in using and applying the toolkit in actuality. Additionally, the toolkit also includes a brief summary of the assumptions and details on the classification undertaken by the team to identify gender metrics in a dashboard for institutions to track gender data.

### 2. Gender Metrics Dashboard

The centerpiece of the team's deliverables is a comprehensive Gender Metrics Dashboard, structured around the employee lifecycle and the financial institution's products and services. It enables institutions to track gender equity across key employment stages—from recruitment and onboarding to retention and exit—and apply a gender lens to lending practices. The dashboard reflects the principle that meaningful gender integration must address all touchpoints in both workforce management and service delivery.

The dashboard implements a nuanced four-tier classification system that categorizes institutions according to their gender equity maturity: Gender-aware Adopter (beginning stage), Gender-responsive Implementer (developing stage), Gender Equity Advocate (advancing stage), and Gender Equality Trailblazer (leading stage). This progressive framework acknowledges that gender integration is a journey rather than a binary achievement, allowing institutions to celebrate incremental progress while continuously striving for improvement.

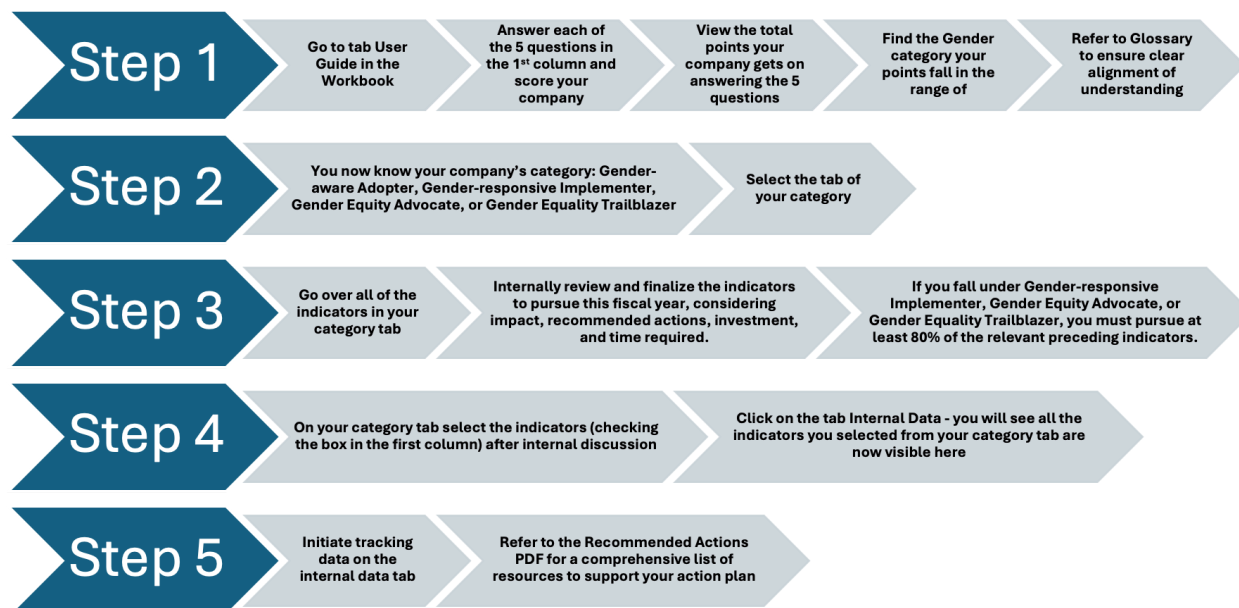
Based on this initial classification, the dashboard then presents tailored metrics and indicators appropriate to the institution's maturity level. The dashboard is divided into distinct tracking sections for Human Resources practices and Credit practices, recognizing that gender equity must be pursued both internally (organizational culture) and externally (client services).

For each indicator, the dashboard provides detailed implementation guidance, investment level requirements (from \$ to \$\$), estimated timeframes for implementation, and concrete

recommended actions. This practical approach ensures that even institutions with limited resources can prioritize high-impact interventions aligned with their operational realities. The system is designed to be aspirational yet achievable, with the requirement that institutions must be implementing at least 80% of the preceding category's indicators before advancing to the next level.

The dashboard's dynamic visualization capabilities allow leadership to monitor progress over time, creating accountability and motivation for continued improvement. Through color-coding and clear metrics, it transforms abstract gender equity goals into measurable outcomes that can be communicated to stakeholders, boards, and investors demonstrating both social impact and business value.

Below is a brief process flow of how the dashboard and toolkit components are connected in terms of usability:



### 3. Client Reporting Deck

An adaptable reporting deck for ESG officers to include in their report on the status of the implementation of this strategy. This presentation deck serves as a dynamic toolkit for financial institutions to track, evaluate, and communicate gender-lens strategies across HR, leadership, credit products, and organizational policies. It includes a self-assessment framework aligned with global standards (e.g., UN SDG 5, 2X Challenge), a maturity model to benchmark progress, and actionable metrics to measure representation in workforce, management, boards, and lending. The deck also outlines a phased implementation roadmap—from audits and executive coaching to product innovation—making it both a strategic guide and a ready-to-use monitoring instrument for ESG teams.

*Note:* This is a template and includes sample/dummy numbers for illustrative purposes. Institutions are expected to adapt the content, targets, and metrics based on their unique context, data availability, and gender strategy priorities.

#### 4. Webinar-Based Capacity Building for Investees

As part of the broader implementation effort, the team—in collaboration with EQ—designed and delivered two global training webinars, reaching 50+ investees across diverse regions. These sessions introduced the Gender Strategy Toolkit and Metrics Dashboard, offered hands-on demonstrations, and helped participants understand how to apply the tools to improve gender equity within their organizations.

To assess impact, pre- and post-training assessments were conducted, showing a significant improvement in participants' comprehension of gender-lens investing principles, metric tracking, and inclusive institutional practices. The sessions also encouraged cross-learning and exchange among EQ's investee institutions.

EQ intends to expand this webinar-based training model as part of its long-term technical assistance and engagement strategy. The training presentation deck, included here, serves both as documentation and as a reusable resource for onboarding future investees or refreshing internal teams.

## Conclusion

This project has successfully delivered a comprehensive suite of gender strategy tools that position Enabling Qapital as a leader in gender-lens investing while providing its investee financial institutions with practical resources for advancing gender equity. The approach balanced global best practices with local contextual realities, resulting in tools that are both ambitious and implementable across diverse organizational and cultural settings.

The economic case for gender equity in financial services is compelling. According to a McKinsey report, closing the gender gap in financial inclusion could increase national GDPs by 12-17% and contribute an additional \$28 trillion to global GDP. Beyond these macroeconomic benefits, research confirmed that enhanced gender diversity at financial institutions correlates with improved financial performance, innovation, and risk management.

The Gender Metrics Dashboard provides a structured pathway for institutions at all stages of gender maturity to progress toward greater equity and inclusion. By focusing on the employee lifecycle and lending practices, and offering tailored metrics and recommendations, the dashboard makes abstract gender equity goals concrete and actionable. The complementary reporting templates further support institutions by simplifying compliance with international standards and enhancing communication with stakeholders.

As financial institutions begin implementing these tools, ongoing monitoring, adaptation, and knowledge-sharing will be essential. We recommend that Enabling Qapital facilitate a community of practice among its investors to exchange experiences, address challenges, and celebrate successes in their gender equity journeys. This collaborative approach will maximize the impact of the toolkit while building institutional capacity across EQ's portfolio.

The gender strategy toolkit represents not just a set of tools but a vision for a more inclusive and equitable financial sector that better serves women and marginalized communities while delivering stronger business results. We are confident that this project has laid a solid foundation for Enabling Qapital and its investors to advance this vision in the years ahead.

***Attachments of Deliverables:*** Anyone with LionMail and our client from EQ have access to the following google drive links

1. Gender Strategy Toolkit
  - a. Gender Strategy Document: "Empowering Economies: A Guide to Gender-Inclusive Finance for Financial Institutions"
  - b. Recommended Action Resources
  - c. Glossary of terms
  - d. Assumptions and Classification Details
2. Gender Metrics Dashboard (Excel)
3. Client Reporting Deck
4. Webinar-Based Capacity Building for Investees

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