



Webinar: Gender Intelligent Banking

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NEUTRAL

- Unengaged on either side, not aligned with ideological group.

Synonyms: nonpartisan, on the fence

- Not causing or reflecting a change in something.

Synonyms: impartial, disinterested, uninvolved

- No strong marked or positive characteristics or features.

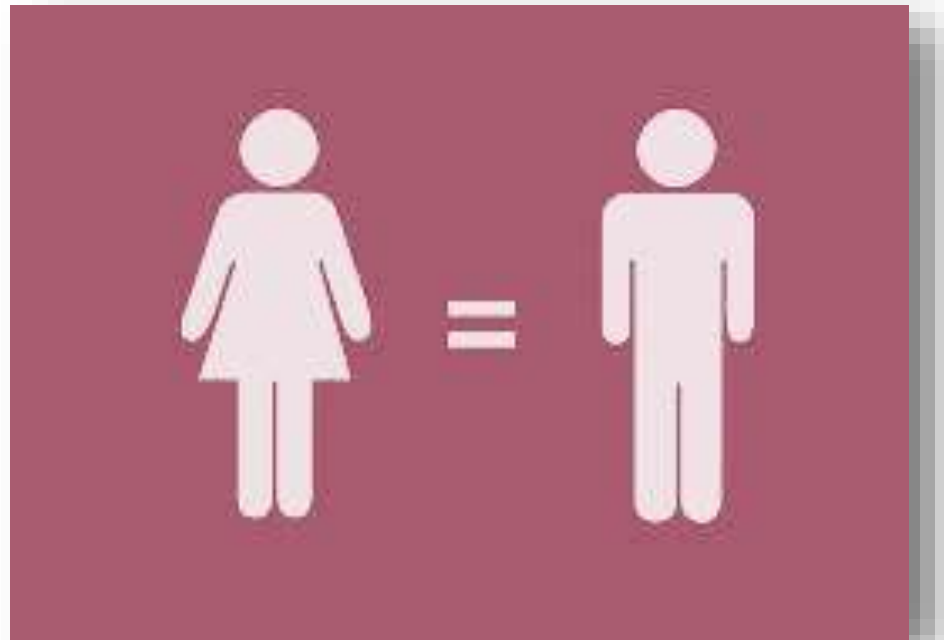
Synonyms: inoffensive, unexceptional, unremarkable, ordinary





EQUALITY

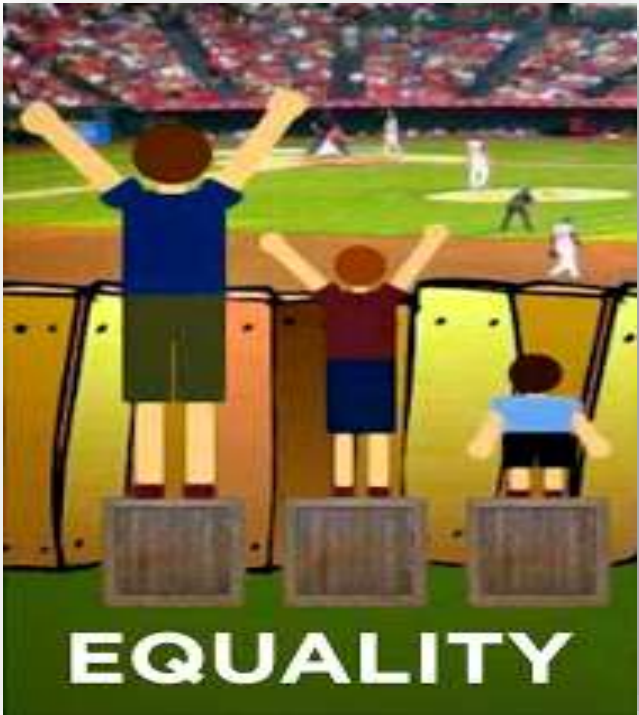
- The quality or state of being equal; having the same rights, social; status, etc.





EQUALITY

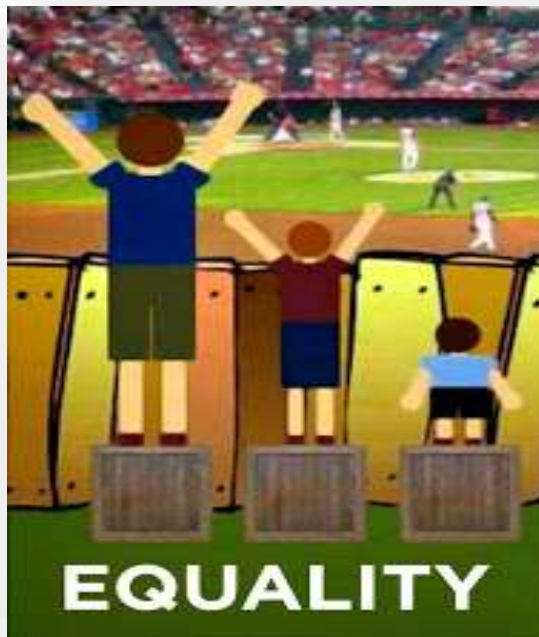
Equal means everyone gets the same.





EQUITY

- Equity addresses differences and gives everyone what they need.



Key Insights from our Best Practice Banks

Women...

1. Unique relationship with time.

Position products as solutions to problems

2. Avid consumers of information and advice.

Position information, education and networking as core products

3. Calculated risk-takers: strive for balance between risk and reward.

Build women's financial management capability

Key Insights from our Best Practice Banks

Women...

4. Women are turned off by “pink marketing”

Make it a no “pink marketing” zone

5. Connectors: banks, peers, new markets, suppliers, wider community

Create a relationship-based business model

Types of Non-Financial Services (NFS)

Information Dissemination	Education		Networking / Access to Markets	Recognition
<ul style="list-style-type: none"> • Web-based/online platforms and toolkits • Call centers • Publications related to various industries, economic condition of target export markets, etc. • TV/radio/print media 	<p>Capacity Development</p> <ul style="list-style-type: none"> • Organization of training workshops/seminars (physical-online-mobile-blended) on: <ul style="list-style-type: none"> - Business planning - Financial management - Accounting - Taxation - Trade & export - Policies & regulations - Government schemes - Sales & marketing 	<p>Advising/Mentoring</p> <ul style="list-style-type: none"> • Advice by in-house and/or outsourced consultants/mentors on: <ul style="list-style-type: none"> - Business (e.g. business plan) - Operations - Finance (e.g. account management, taxes) 	<ul style="list-style-type: none"> • Trade fairs/SME expos • Road shows • Discounted buying • Business Clubs/SME Clubs 	<ul style="list-style-type: none"> • Excellence Awards • Mentoring • Profiling successful women through online/print publications • Aspirational advertising and social media

Client Needs

- Establish an innovative offering of non-financial services to address needs of women SMEs
- Build the bank's capacity and facilitate local partnerships to deliver NFS to women SMEs

IFC Advisory and Investment Solutions

- IFC began work with BTPN in 2015 to support the bank to develop a value proposition for women SMEs through investment and advisory services
- Investment: IFC provided BTPN with a syndicated loan that included a women carve-out to be on-lent to women owned enterprises.
- Advisory Phase 1: IFC helped the bank to design and implement Non-financial services (NFS) for Women SMEs to help position the bank in the segment.
Components implemented:
 - Market Research and Women Market study conducted in Indonesia
 - NFS (Non Financial Services) design and implementation per product and partnerships with providers (i.e. Google, PWC)
 - KPIs designed and financial model built for NFS
 - Pilots implemented for initial NFS offering
- Advisory Phase 2: Design a third NFS product and continue supporting the bank's NFS offerings and strengthen the bank's organizational alignment
 - Gender Intelligence trainings/workshops for bank's staff
 - NFS Strategy for specific offerings identified as most needed in the market with a specific focus on digital solutions

Client Needs

- Due to market consolidation in 2006, Nigeria rapidly became a very competitive environment.
- Identified the SME and women's markets as opportunities for differentiation within Nigeria, and needed support in becoming the pioneering bank serving women in Nigeria.

IFC Advisory and Investment Solutions

- IFC began work with Access Bank in 2006 to strengthen the bank's overall strategy and product offerings in the women's segment; as a follow on in 2012, IFC provided targeted advisory services on women retail banking market
- Investment: IFC provided Access Bank Nigeria with several investments, over a period of time (2006, 2012) including senior loan and a risk sharing facility
- Advisory: IFC assisted Access Bank to create a women's markets offering that included going further down the credit curve to bank women-owned SMEs that it would not otherwise reach.
 - Created and effectively implemented "W", a comprehensive women's market program with a strong proposition for women entrepreneurs, young professionals, and mass affluent (www.thewcommunity.com)
 - Instituted women-friendly and more flexible collateral options, such as pledging of equipment and cash flow based lending
 - Achieved recognition and established a strong reputation with the Financial Times/IFC's Sustainability Award and Global Banking Alliance's Most Innovative Bank of the Year
 - Staff trainings in gender intelligence, non-financial services through financial literacy seminars for women and strategic alliances with national and international women's associations
- Access Bank joined the Global Banking Alliance for Women in 2006 and serves on the GBA Board.

IFC Client Case Study: Banking on Women in Business: Access Bank, Nigeria. January 2008.



Client Needs

- BHD recognized that demand for financing for women owned SMEs was largely unmet due to lack of knowledge of needs of female clients
- Limited capacity to develop flexible channels and products suited to meet the needs, preferences and behaviors of women customers

IFC Advisory and Investment Solutions

- IFC first invested in BHD in 2003 to support the company's strategy to make available integrated financial products, including loans for small and medium enterprises, microfinance, remittances, and insurance.
- Investment: Several credit lines and equity relationship with BHD
- Advisory Services: IFC helped the bank to design and implement a comprehensive advisory service program on SME banking, digital financial services and women owned SMEs. IFC implemented Non-financial services (NFS) for Women SMEs to help position the bank in the segment. Components implemented:
 - Created the Mujer Mujer (Woman Woman) program for women to reach 4 distinct groups of women customers: SME business owners, independent professionals, salaried employees and heads of households
 - Utilized Human-Centric design to transform insights from market research into specific products and services, for both financial and NFS needs
 - Developed a business case for the women's market with KPIs, monitoring framework and clear return metrics
 - Launched nationally recognized awards program called "Women Who Change the World"
- BHD joined the Global Banking Alliance for Women in 2013 and serves on the GBA Board.

IFC Gender Smart Business Solutions: Banco BHD Leon uses Women-Centered Design to Grow its Market in the Dominican Republic. October 2016.

Client Needs

- BLC recognized the potential to serve women as a growth opportunity as well as market differentiator in a highly competitive and relatively small market.
- Needed support to develop program to establish BLC as the Bank of Choice for Women in Lebanon

IFC Advisory and Investment Solutions

- IFC first started to work with BLC Bank in 2010 through a trade finance line, followed a comprehensive advisory services program to build a women's markets offering. Subsequently IFC invested in BLC through a credit line in 2016.
- Investment: Under the WEOF facility, senior debt with a BOW carve out and a risk sharing facility jointly with AFD, guaranteeing \$5 million small business loans to SMEs. 20% of the loans covered by the RSF will be targeted towards women owned SMEs .
- Advisory Services: IFC helped the bank to design and implement Non-financial services (NFS) for Women SMEs to help position the bank in the segment.
 Components implemented:
 - Developed We Initiative as a cross-Bank platform mainstreamed into all functions, which includes 2 new head office positions and a We champion in each branch
 - Encouraged gender equality internally and developed internal champions and ambassadors; gender intelligence is integrated into all new hire training
 - Strong NFS program with distinct KPIs and financial model focusing on learning and development, providing women market exposure, and information and guidance
 - Developed financial products based on specific environment for women in Lebanon that include collateral free loans and Mother's fiduciary accounts

- BLC has been a member of Global Banking Alliance for Women since 2011 and serves on the GBA Board

GBA Case Study: BLC Bank: Strategic Differentiation in the Women's Market Yields Significant Profits, September 2016.

Trends in Gender Neutral Banking

Digital as a Distribution Channel

- Products
- Services
- Information

Diversified Financial Services

- Insurance
- Household “wealth” management

GBA Case Study: BLC Bank: Strategic Differentiation in the Women’s Market Yields Significant Profits, September 2016.