


GENDER TECHNICAL ASSISTANCE


A CASE STUDY


GENDER SMART INFORMATION SYSTEMS

Gender-smart information systems facilitate evidence-based decision-making to deepen impact on diverse clients, beneficiaries, and employees.

AT A GLANCE

 **3**
financial institutions received personalized advisory

 **29**
company team members trained in best practices for data management with an intersectional gender lens

 **14**
customized tools developed to strengthen data management processes, analyze gender-disaggregated data, and inform strategic decision-making



"I now realize that it is necessary to analyze different indicators with an inclusion perspective to identify patterns that can help us to improve our services and better evaluate the impact on our clients."

Lead Data Scientist, INSOTEC



CONSERVA client, 2021.

OBJECTIVES

By equipping three participating companies with the tools and capacity to integrate an intersectional gender lens in the collection, management, and analysis of data and information, companies will expand business intelligence and improve process efficiency while deepening social impact.

SOLUTIONS

Provide tailored technical assistance with the following components: 1) Team capacity building on data management best practices and gender-disaggregated analysis; 2) Assessment of the institution's data management strategies, resources, and processes to improve gender-sensitive decision-making; 3) Recommendations to address the key issues and opportunities; and 4) The development of new tools, dashboards, and processes to strengthen internal data management practices, identify gender trends, and facilitate the integration of a diversity lens throughout all information systems.

RESULTS

Greater capacity to integrate a gender lens

Knowledge of the relevant gender considerations of information systems, as well as tailored recommendations on how to integrate a gender lens across the data management lifecycle.

Expanded business intelligence

Identification of gender gaps and trends, equipping teams with the insight to develop tailored business strategies to meet the needs of diverse stakeholders.

Strategic decision-making for deeper impact

Deepened impact on diverse women clients, employees, and beneficiaries expected upon implementing new tools, dashboards, and processes to inform evidence-based decision making.



Ilu Women's Empowerment Program

ADVANCING GENDER EQUALITY IN LATIN AMERICA

Today, it is abundantly clear that advancing gender equality is both good for business and good for the world, as proven by a wide and growing set of evidence demonstrating that:

- Female entrepreneurs deliver higher returns for investors.
- Diversity drives improved profitability, innovation, decision-making, and employee satisfaction and retention.
- Women's purchasing power is growing rapidly and represents a growth market larger than China and India combined.

Yet, a significant gender gap persists today across business activities, sectors, and countries that is preventing businesses, economies, and nations from realizing the outsized benefits of gender equality. To address that opportunity, gender lens investing is increasingly recognized as a powerful vehicle of change within companies and society at large.

Deetken Impact is a Canadian asset manager that invests throughout a variety of sectors in Latin America and the Caribbean with a focus on women's empowerment and sustainable energy. Deetken Impact, in partnership with **Pro Mujer**, a leading provider of vital services to low-income women, launched and manage the Ilu Women's Empowerment Fund to advance gender equality in the region.

With the support of **The U.S. Agency for International Development's (USAID)** Gender Equality and Women's Empowerment Hub program, the Ilu Fund developed the Ilu Women's Empowerment Program to promote gender equality in Latin America through three main components:

Incremental Capital	Technical Assistance	Knowledge Dissemination and Advocacy
Expanding the Ilu Fund with risk-adjusted blended finance capital.	Engaging directly with 15 portfolio companies in customized projects to develop and strengthen gender smart business practices.	Developing an open-source toolkit, hosting regional workshops, leading investor education events, and sharing case studies.

¹ Katie Abouzahr, "Why Women-Owned Start-ups Are a Better Bet," BCG, June 6, 2018, <https://www.bcg.com/publications/2018/why-women-owned-startups-are-better-bet>.

² Vivian Hunt, Dennis Layton, and Sara Prince, "Why Diversity Matters," McKinsey & Company, January 1, 2015, <https://www.mckinsey.com/business-functions/organization/our-insights/why-diversity-matters>.

³ Michael J. Silverstein and Kate Sayre, "The Female Economy," Harvard Business Review, September 2009, <https://hbr.org/2009/09/the-female-economy>.

TECHNICAL ASSISTANCE

By improving gender practices, companies experience greater business performance and investability, more balanced decision-making, reduced business risk, and gains in gender equality in the communities in which they operate. Each technical assistance project was customized to the needs and priorities of the organization, in alignment with one of five project streams.

PROJECT STREAM	OBJECTIVES
01 Inclusive Governance	Equip companies to build and maintain diverse and inclusive governance through education at the Board of Directors level and the implementation of inclusive policies and procedures.
02 Women in Leadership	Foster internal promotion and leadership of women employees through leadership coaching for women employees, diversity, inclusion, and equity education for management, and the strengthening of equitable talent management processes.
03 Gender Smart Information Systems	Enable companies to better understand the gender-relevant aspects of the business by improving the institution's data collection, management, and analysis with a gender lens to inform decision making.
04 Gender Smart Products, Services, and Marketing	Ready companies to design and market products and services specifically for women clients, through education and capacity building on gender smart commercial and marketing strategies.
05 Gender Sensitive Community Engagement	Embed gender considerations into relevant aspects of project design, execution, and management, such as governance, workplace equity, labor practices, and social or environmental initiatives in the communities of influence.

Each project spanned a 12 - 16 week period during which the Ilu Fund actively engaged with company personnel on a weekly basis. The program was resourced with Ilu Fund staff (Deetken Impact and Pro Mujer personnel) with support from subject matter experts based in Latin America who contributed to the design of each project stream and had focused roles in implementation of project activities. These projects were implemented in collaboration with [Zigla Consulting](#).

This case study is intended for readers to understand the impacts of gender smart technical assistance in practice and how the programs implemented address and advance gender practices.

GENDER SMART INFORMATION SYSTEMS

The “Gender Smart Information Systems” stream is designed to enable the three participating companies to better understand the gender relevant aspects of the business by improving the collection, management, and analysis of data and information disaggregated by gender and other diversity variables. As a result of the engagement, companies have a better understanding of how to incorporate a gender lens into information systems, foster a data-driven culture, and promote the use of disaggregated data to inform decision making.

3

Three companies received training, capacity building, and personalized tools to incorporate gender and diversity lenses to their information systems.



Conserva is a non-profit microfinance institution based in Southern Mexico. Conserva's model is based on a small average loan size and group lending methodology complemented by training and health services to support microentrepreneurs living in precarious and low-income areas.

USD 19.1M PORTFOLIO

56K+ CLIENTS (99% WOMEN)

70% RURAL CLIENTS

418 EMPLOYEES

Mexico

Haiti

Ecuador



El Instituto de Investigaciones Socioeconómicas y Tecnológicas (INSOTEC) is an institution focused on the provision of microfinance in the Sierra and Western regions of Ecuador. Clients have access to health services, insurance, training, and technical assistance.

USD 58.1M PORTFOLIO

17K+ CLIENTS (44% WOMEN)

71% RURAL CLIENTS

287 EMPLOYEES



FINCA
Haïti S.A.

Part of the Finca International organization, a pioneer of group lending microfinance, Finca Haiti serves low-income Haitians historically excluded from the banking system. Finca Haiti has shown a great deal of resilience as it has continued to operate through natural disasters, economic downturns, and political turmoil.

USD 12.2M PORTFOLIO

59K+ CLIENTS (90% WOMEN)

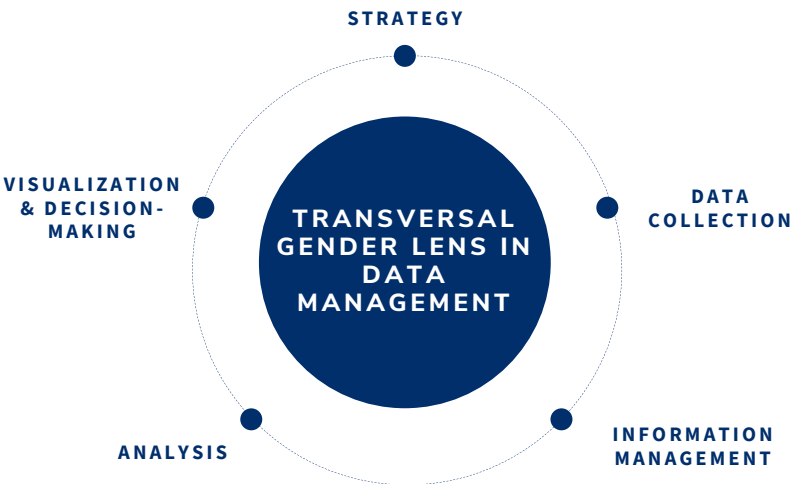
68% RURAL CLIENTS

204 EMPLOYEES

PROJECT ACTIVITIES AND FINDINGS

The transversal methodology utilized throughout the project stream examines each institutional department in various dimensions of the data management cycle.

All processes are analyzed with an intersectional diversity lens to ensure a holistic and comprehensive gender-perspective across operations.



For each company, the technical assistance project consisted of four primary components:



1 CAPACITY-BUILDING

The Ilu Fund team led an interactive workshop on “Data Management and Analysis with a Gender Focus” with each leadership and management team. In addition to learning about data management best practices, participants also analyzed gender-disaggregated data from three real-life case studies to identify trends, differences, or patterns by gender.

2 ASSESSMENT

We interviewed all members of the leadership and management teams, in addition to a comprehensive evaluation of information systems and related documents, with the goal of assessing the institution’s data management capacities, resources, and processes with a gender lens for decision making.

3 RECOMMENDATIONS & ANALYSIS

We identified a set of recommendations to address the key issues and opportunities and developed a step-by-step implementation guide with an indication of effort and resources required, and recommended providers (when needed).

4 TOOL DEVELOPMENT

Based on the recommendations provided, the Ilu Fund team developed new tools, dashboards, and processes to strengthen data management practices, identify gender trends, and facilitate the integration of a gender lens throughout information systems.



During the analysis phase, we identified several key challenges that repeated across all companies that took part in this technical assistance. The challenges required tailored-made solutions based on each specific context and institutional capacity.

STRATEGY

CHALLENGE

Institutions lack a robust impact measurement strategy, limiting their understanding of gender impacts on employees, clients, and beneficiaries. Business plans do not include objectives or metrics related to gender or other intersectional variables.

SOLUTIONS

1

Define and monitor gender-specific objectives for each business unit. Ensure gender is included in any data collection process so that information can be disaggregated, and always analyze indicators by gender to identify patterns.

2

Ensure information is and can be disaggregated not just by gender but also relevant socioeconomic variables,⁴ which will provide powerful insights to inform the market strategy, such as client segmentation and product offering.

3

Expand data collection and monitoring post-credit approval, especially regarding clients' business performance and living conditions.

4

For institutions engaged in SME lending, collect and evaluate information regarding a business' ESG⁵ practices. For instance, assess the sophistication of a company's governance structure and diversity in leadership, factors that are considered key drivers of growth potential.

DATA COLLECTION

CHALLENGE

Client, beneficiary, and employee impact data, such as socioeconomic variables, is not collected regularly or systematically. Additionally, financial institutions tend to have multiple sources of data that vary in level of digitalization.

1

Expand socioeconomic fields in the credit applications in order to better evaluate and monitor clients' quality of life over time through an intersectional approach.

2

Develop post-credit approval data collection processes to be able to measure and monitor changes over time, especially relating to socioeconomic variables.

3

Similarly, integrate socioeconomic data collection into employee recruitment and retention processes to better understand gender-based patterns and tendencies within the team.

4

Digitize data collection processes, such as credit applications, to increase efficiency and improve quality of information.

INFORMATION MANAGEMENT

CHALLENGE

Many key data sources are not systematized or integrated within core banking systems, making it very difficult or impossible to perform analysis using data from different departments to strengthen business intelligence.

1

Build a Data Warehouse to centralize and integrate data from multiple sources, enabling institutions to easily access, integrate, and analyze varied information.

2

In this process, ensure the integration of client data regarding the use of financial and non-financial products and services. This will enable institutions to comprehensively analyze the client journey and the full impact of the institution.

3

Utilize existing software to record and digitize information across business units in order to identify differences by gender and adapt business strategies accordingly. For instance, Salesforce can be used as a Customer Relationship Management tool (CRM) to systematize the customer acquisition process, and to track employee information across the talent management process.

⁴ Such as geography, race or ethnicity, education level, household income, number of children, language, and business sector.

⁵ ESG stands for environmental, social, and governance.

ANALYSIS

CHALLENGE

Although financial institutions collect a substantial volume of data, particularly from clients in the credit approval process and employees throughout recruitment, information is not regularly analyzed to identify trends and inform strategic decision making.

1

Periodically analyze client information disaggregated by gender to identify gaps, trends, and intersectionality with other variables, which will inform how to best serve women clients and sub-segments going forward. For example, analyze product and service usage rates to inform the design of new and existing loan products, health services, and insurance offerings.

2

Periodically analyze talent recruitment and retention data, disaggregating key indicators by gender and other variables to identify potential differences as it relates to representation, promotion rates, salaries, tenure, and more.

VISUALIZATION AND DECISION-MAKING

CHALLENGE

Automated dashboards are not widely implemented across institutions and business units. When used, dashboards focus on operations (monitoring of key business activities) and strategy (KPIs and success metrics). Within participating portfolio companies, there is no evidence of analytical dashboards to identify and analyze trends, and dashboards rarely incorporate a gender lens.

1

Design and implement dashboards (Power BI or Tableau softwares are recommended) for each business unit, including Social Impact and Human Resources. Consider the use of dashboards not only for internal monitoring and decision-making, but also for external communication with key stakeholders, such as investors.

2

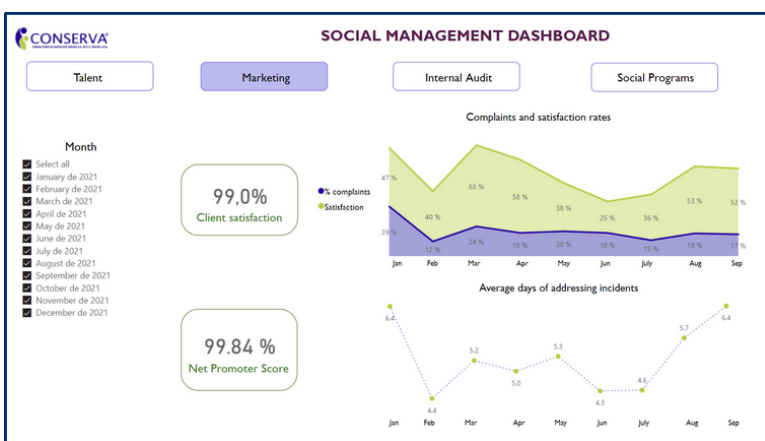
Ensure dashboard indicators can be disaggregated by gender and other key variables to easily identify and monitor gender gaps and trends.

3

Develop analytical dashboards that allow the team to identify and analyze gender trends, such as the use and impact of products and services, and employee recruitment, turnover, promotion, and salary data.

DASHBOARDS

EXAMPLES: CONSERVA



Based on the opportunities identified and the institution's priorities, we designed and implemented analytical initiatives to equip the teams with new tools, dashboards, and business intelligence, including:

1 EXPANDED CREDIT APPLICATION AND CLIENT MONITORING FORMS

An expanded and improved credit application process, detailing nearly 100 new questions to gather information about clients' business and living conditions with a gender lens, will identify unmet needs and monitor the impact of the institution over time on the clients and their families. Examples of the factors considered are:

- **Entrepreneur profile:** Literacy level; education level; disabilities; indigenous language as first or second language; access to smartphones, computers, and internet.
- **Living conditions:** Housing type and condition; number and type(s) of dependents; number of working family members; household income.
- **Business state:** Revenue estimates; hours dedicated to the business per week; number of employees; types of sales channels; growth expectations; use of social media.

In addition to monitoring the new metrics in the credit application form regarding business and living conditions, this tool also considers gender-relevant qualitative and subjective metrics such as barriers confronted as entrepreneurs and to business growth; access to basic necessities; perceived level of economic opportunities for the family; health conditions; the impact of the credit on business continuation and growth; level of entrepreneur empowerment, capacities, and knowledge; satisfaction with the product and services.

For institutions lending to small and medium-sized businesses, metrics regarding ESG practices with a gender focus can be incorporated. For instance, institutions can evaluate qualitative and quantitative considerations such as the representation of women in leadership and ownership, the degree of formalization of the governance structure, and the level of social and environmental management. This would enable institutions to identify clients' business risks and strengthen decision-making in the loan approval process, while reinforcing the flow of capital to impact-focused companies.



INSOTEC, client, 2021.



INSOTEC, client, 2021.

2

ANALYTICAL AND OPERATIONAL DASHBOARDS

We systematized and integrated key client data from multiple sources to analyze social impact across business activities, culminating in a Power BI dashboard that automatically calculates and visualizes key social indicators. The development and analysis of dashboards provided powerful insight into gender gaps and trends for company teams.

SPOTLIGHT: FINCA HAITI

We developed a series of Power BI dashboards that integrated and analyzed all available human resources data, including staff socioeconomic data, salaries, rotation, and promotions. The analysis in the dashboards revealed that:



Women represent 40% of total employees and 44% of highest paid positions today, meaning no "glass ceiling" effect is observed.



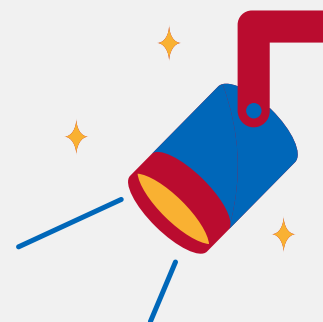
However, historical data analysis finds that only three of the 16 people (18%) with the highest monthly income since 2016 are women.



Women are more likely to work with the institution for more than one year. However, after the third year, the probability that a woman stays at the organization is lower than that of a man. On average, men tend to stay at the institution longer than women.

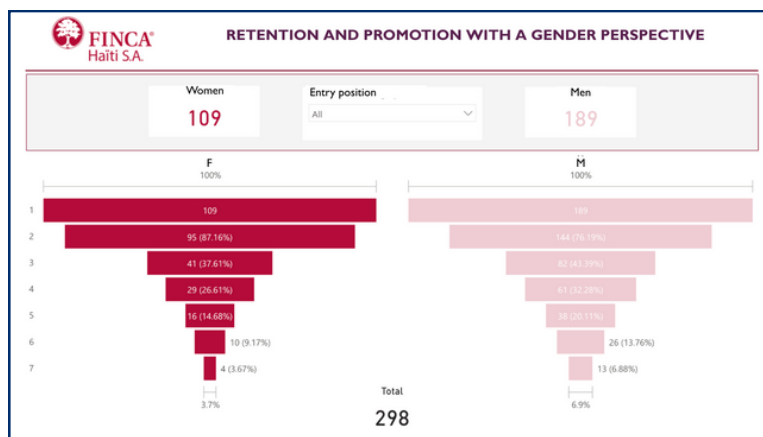


There is a large pay gap between executive-level salaries and all other employees. However, the data analysis did not reveal a gender gap in salaries at the executive level, nor systematic differences in promotion rates.



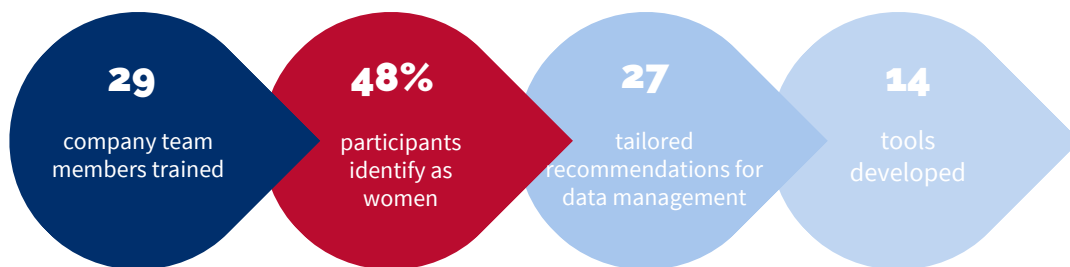
DASHBOARDS

EXAMPLES: FINCA HAITI



PROJECT OUTPUTS

We accompanied three companies to achieve the following results:



It is expected that the implementation of these recommendations and tools will, without a doubt, drive real and substantial improvements in the business' gender practices, not only for the efficiency and effectiveness of the operation but also to:

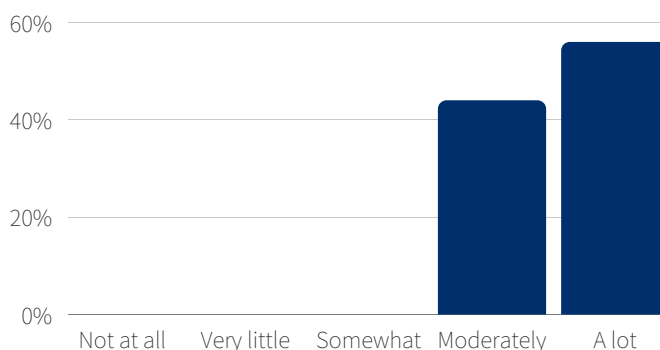


BUSINESS AND SOCIAL IMPACTS

The teams developed the capacity to strengthen information systems and learned how to integrate gender lens into data collection and management activities. Most notably:

- 1 Participants have an improved understanding of how gender aspects matter to businesses and how to integrate them into current systems and processes.**

The **INSOTEC** team indicated that their knowledge of the relevant gender considerations in information systems increased moderately or a lot, which will help them to identify trends by gender.



"[I learned that] it is necessary to analyze a variety of indicators with an inclusion perspective to identify patterns that can help us to improve our service and help to better evaluate client satisfaction ... [for example] we can carry out different analyses as to whether the loans granted have helped improve the quality of life of the women who have requested our services."

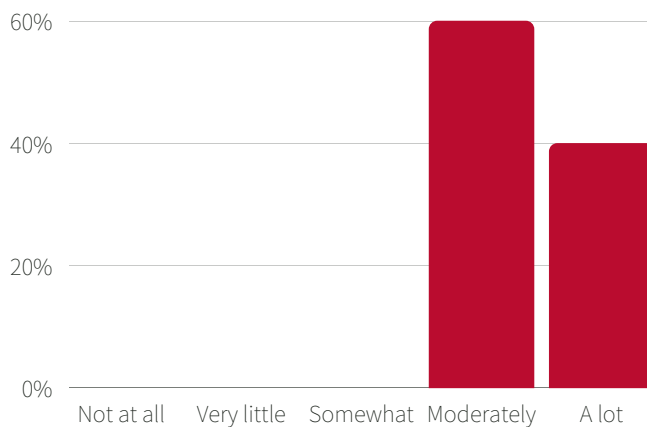
Director of IT, INSOTEC, man

Participants indicated that their knowledge of key gender concepts had increased due to the tailored training and technical assistance received during this project.

2

By identifying and understanding gaps and trends by gender and other variables, institutions can develop tailored business strategies to meet the needs of various stakeholders.

For example, the Finca Haiti team now has evidence-based awareness regarding gender patterns in employee tenure and wages, and will develop targeted initiatives to improve employee equity and performance.



The **CONSERVA** team indicated that their understanding of how to integrate a gender perspective into information systems increased moderately or a lot, which will help the institution to better understand and serve its predominantly women-identifying clientele.

The **Finca Haiti** team found it extremely useful to visualize their data from a gender perspective. The institution agreed that HR data analysis is an important intervention toward a more equity-based recruitment and retention strategy and process.



"This analysis is very insightful, especially in terms of the salary gaps. There are clearly a lot of things we can explore to become better in our recruitment process. We particularly need to work on how to improve the retention of women after two years."

CEO, Finca Haiti, man.



"Receiving this technical support has been very enriching. It has formed a very important learning curve for us that revealed that strengthening our information management will lead to clarity and certainty in all decision making."

Participant, CONSERVA, woman



CONSERVA, client, 2021.

3

Improved understanding of impact on women clients, employees, and beneficiaries, to improve products, services, and programs accordingly.

For instance, the ESG evaluation tool will enable the Pragmatikus team to better identify client risks, such as lack of diversity or sophistication in governance structures, and strengthen decision-making in the loan approval process, as well as reinforcing the flow of capital to impact-focused companies.

Additionally, the use of new and improved credit application and monitoring tools will significantly increase CONSERVA's understanding of how to improve their offering through products and services tailored to each client segment's needs, not only to improve company sales but also to improve clients' business growth and quality of life.

CONCLUSION

In conclusion, we identified the importance of first strengthening data management tools and processes to effectively integrate a gender lens across information systems.

In order to analyze gender-disaggregated client and employee data, institutions must have strong data collection processes throughout the customer life cycle, collect a variety of business and socioeconomic information, store and manage client data in an accessible, consolidated, and up-to-date system, and have the in-house capacity (technology and expertise) to perform advanced data analytics. It is of utmost importance that institutions not only engage in gender-disaggregated data collection and analysis, but so seek to enable the conditions for such initiatives by strengthening information systems and processes themselves.



Finca Haiti, team members, 2021.



Finca Haiti, clients, 2021.

This project was funded by USAID and implemented by Deetken Impact and Pro Mujer. All further inquiries about our technical assistance programs can be sent to impact@deetken.com. This case study was developed for the Ilu Women's Empowerment Fund by Rachel Murphy and Laura Teerijoki under the supervision of Magali Lamyin, Alexa Blain and Carmen Correa.