

## Appendix B. Checklist for Financial Institutions

### Overview

What proportion of the institution's clientele are women – any preference for particular products?

If women are under-represented in the institution, why is this?

- What proportion of women apply for products/services?
- What proportion are successful?
- What are the relative repayment rates of credit products?

Define the objectives of implementing a women's market initiative.

Where does the support for becoming a women-friendly organisation come from – is there management buy in?



### External environment

What is the position of women entrepreneurs in the economy?

In what industries/sectors are women most active?

What is the capacity of women? Education level? Financial literacy?

What is the gap in the market where there is an opportunity? Any existing government initiatives that can tie into proposed intervention?

What are competitors doing?



### Internal environment

How is the organisation performing internally in terms of support for female staff? Areas for improvement?

Where does an initiative for GRI fit into the organisation's strategy and which department will drive it forward?

In terms of the four key operational areas, what is required?

- Products – Are existing products suitable for women? Any barriers to usage (e.g., lack of collateral, inappropriate for industry sector, distance from branch, documentation requirements, etc.)? Does it make sense to introduce new products to mitigate?
- Services – Are existing services meeting the needs of women entrepreneurs? What potential partnerships can be made to provide additional requirements such as business support needs, mentoring, etc. that might be required?
- Systems – Do the systems support GRI? Is customer data sex-disaggregated?
- Processes – Do existing processes support GRI (e.g., credit processing, account opening procedures)? How can they be enhanced?

What will be the delivery channels for GRI?

What resources will be required – HR, equipment, etc.?

What will be the strategy for awareness raising and new customer acquisition? Any partnership or sponsorship opportunities?

What are the training needs within the organisation?

How will the GRI initiative be measured and monitored? What will be the key indicators?

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