

OJSC Eldik Bank’s Gender Equality Policy

CONTENTS:

CHAPTER I. GENERAL PROVISIONS.....	1
CHAPTER II. PRINCIPLES AND APPROACHES OF POLICY.....	2
CHAPTER III. POLICY APPLICATION AREAS.....	3
CHAPTER IV. AWARENESS RAISING AND CAPACITY BUILDING.....	7
CHAPTER V. MONITORING AND REPORTING.....	8
CHAPTER VI. RESPONSIBILITIES.....	8
CHAPTER VII. KEY TERMS AND DEFINITIONS.....	10

CHAPTER I. GENERAL PROVISIONS

- 1.1. The Gender Equality Policy (hereinafter - the Policy) of OJSC “Eldik Bank” (hereinafter - the Bank) has been developed in accordance with the current legislation of the Kyrgyz Republic and other international and national programs aimed at promoting human rights, gender equality, and social justice.
- 1.2. This Policy underscores the Bank’s commitment to promoting gender equality as a fundamental aspect of sustainable and inclusive development, fully recognizing the dignity, rights, and potential of all employees, clients, and partners, irrespective of their gender, religion, age, ethnicity, marital status, disability, or any other personal characteristics.
- 1.3. The objective of this Policy is to uphold the principles of equal rights and opportunities for all employees and clients, and to eliminate all forms of inequality and discrimination in the workplace and within the broader ecosystem of affiliated organizations. The Bank adheres to principles of equality, inclusion, and non-discrimination in its internal corporate culture, human resource policies, management processes, as well as in products and services provided by the Bank.
- 1.4. To comply with international standards and strengthen institutional capacities in the area of gender equality, the Bank aligns itself, among others, with the principles of the Green Climate Fund’s Gender Policy, integrating a human-rights-based approach, ensuring national ownership and inclusivity, and accounting for intersectional factors influencing equal opportunities¹.
- 1.5. The Bank upholds and adheres to a zero-tolerance policy against Sexual Exploitation, Abuse, and Harassment (SEAH)², and is committed to fostering a safe and respectful working environment.

¹ Green Climate Fund. 2018. *Gender Policy and Social Inclusion Policy*.
<https://www.greenclimate.fund/sites/default/files/document/gcf-b19-25.pdf>.

² Green Climate Fund. 2019. GCF/B.22/20: Interim Policy on the Protection from Sexual Exploitation, Sexual Abuse, and Sexual Harassment. <https://www.greenclimate.fund/document/policy-prevention-and-protection-sexual-exploitation-sexual-abuse-and-sexual-harassment>.

- 1.6. The Policy applies to all members of the Board of Directors, Management Board, internal departments, and Bank employees. The Bank values each employee’s contribution and encourages their participation in creating an inclusive, respectful, and discrimination-free work environment.
- 1.7. The Policy is a public document available on the Bank’s official website.
- 1.8. To implement this Policy, the Sustainable Development Department (ESG) is responsible for developing and introducing relevant action plans, internal regulations, and procedures ensuring practical application at all levels.
- 1.9. The Sustainable Development Department (ESG) is the owner of this Policy and the responsible body for overseeing, reviewing, and introducing all proposals for its amendment and revision.
- 1.10. The Policy is approved by the Bank’s Board of Directors and must be reviewed as needed, reflecting changes in the legislation of the Kyrgyz Republic, international developments, regulatory acts of the National Bank, and the Bank’s strategy, but no less than once a year or as required.

CHAPTER II. PRINCIPLES AND APPROACHES OF POLICY

2.1. The Bank’s Gender Equality Policy is grounded in more deliberate and targeted approaches, moving away from gender-neutral practices in favor of gender-responsive solutions aimed at achieving transformative outcomes in the field of gender equality³.

Approach	Definition	Relation to Gender Norms	Impact on Gender Equality
Gender-Neutral	Ignores gender differences, assuming a uniform approach for all.	Does not consider existing norms and differences.	Maintains the status quo and existing inequalities.
Gender-Sensitive	Recognizes gender differences and seeks to reduce exclusion within existing norms.	Acknowledges inequality but operates within existing frameworks.	Partially contributes to improving the situation.
Gender-Transformative	Actively addresses root causes of gender inequality, aims to change power structures and relationships.	Aims to transform norms, behaviors, and systemic barriers.	Oriented toward deep transformation and lasting impact.

In its operations, the Bank recognizes gender equality as an integral part of universal human rights and a key condition for sustainable and inclusive development. Within the framework of this Policy, the Bank adheres to the following principles:

- 2.1.1. **Principle of Non-Discrimination** - The Bank does not tolerate direct or indirect discrimination based on gender, age, ethnicity, marital status, disability, or any other status, both in relation to hiring and throughout the course of employment.
- 2.1.2. **Principle of Gender Mainstreaming** - The Bank recognizes the need to assess the impact on women and men (employees, clients, and partners) when developing and

³ Alliance for Financial Inclusion. 2022. Financial Products and Services for Women’s Financial Inclusion: A Policy and Regulation Design Toolkit. <https://www.afi-global.org/wp-content/uploads/2024/10/Financial-Products-and-Services-for-Womens-Financial-Inclusion-A-Policy-and-Regulation-Design-Toolkit.pdf>

implementing internal policies, procedures, programs, and initiatives. This approach entails considering the needs and interests of different gender groups at all stages- planning, decision-making, human resource management, as well as in the design of products and services- in order to ensure equal opportunities and prevent the persistence or exacerbation of gender inequality.

- 2.1.3. **Principle of Equal Remuneration** - The Bank ensures equal pay for equal work or work of equal value, without gender-based differences, in accordance with the Labor Code of the Kyrgyz Republic and international standards.
- 2.1.4. **Principle of Ensuring a Safe and Respectful Work Environment** - The Bank guarantees a safe and respectful environment, free from violence, harassment, and discrimination, in line with the Green Climate Fund’s zero-tolerance principle on sexual exploitation, abuse, and harassment (SEAH).
- 2.1.5. **Principle of Equal Rights, Opportunities, and Access to Resources** - The Bank recognizes that women and men have equal rights and responsibilities in all aspects of employment, including career advancement, participation in decision-making, and access to professional development. The Bank also ensures equal access to economic and financial resources, supporting initiatives aimed at skills development and women’s economic empowerment.
- 2.1.6. **Principle of Transparency and Accountability** - The Bank ensures transparency in its gender policy, and regularly monitors and publishes information on its official website regarding progress made, in order to provide stakeholders and the public with accurate data on its principles, standards, procedures, products, and services.
- 2.1.7. **Principle of Continuous Improvement** - The Bank recognizes the need for ongoing development and enhancement of knowledge, skills, and approaches in the field of gender equality, and actively incorporates leading international practices into its operations.

CHAPTER III. POLICY APPLICATION AREAS

In line with the stated comprehensive approach, the Policy covers all key areas of the Bank’s activities, including operational activities, lending operations, and other areas, and is implemented across three interrelated levels: **institutional, national, and international**. This multi-level structure ensures the systematic integration of gender-sensitive approaches and principles of inclusion both within the Bank’s internal processes and in its engagement with partners and clients.

3.1. Institutional Level: Internal Processes and Governance

At the institutional level, the Bank applies the Gender Equality Policy across all its operations, including internal corporate culture, operational procedures, banking and lending products and services, human resource policies, as well as interactions with clients and partners. Within this level, the following key areas are identified:

3.1.1. Integration of Gender-Responsive Approaches in Operational Activities, Lending and Client Engagement

Recognizing its responsibility as a corporate actor in the field of human rights, and acknowledging the value of gender equality for sustainable and effective business operations, the Bank consistently and comprehensively integrates a gender perspective into its operational processes, lending activities, and interactions with clients and partners. Key focus areas of this work include:

A) Internal Operational Processes

- **Development and Implementation of the Gender Equality Action Plan:** The Sustainable Development Department (ESG) is responsible for developing the initial Gender Equality Action Plan, incorporating clearly defined objectives, timelines, and responsible structural units, for approval by the Management Board, as well as for its subsequent annual updates. This document will serve as a practical tool for the systematic integration of gender equality principles across all areas of the Bank’s operations, with the aim of achieving sustainable and transformative outcomes.
- **Allocation of Resources and Establishment of Support Structures:** The Bank is committed to allocating the necessary human and financial resources for the implementation of the Gender Equality Policy and Action Plan. This includes the establishment of dedicated structures - such as a Gender Equality Committee chaired by a Gender Champion appointed at the Management Board level, as well as the appointment of Gender Focal Points responsible for overseeing gender-related matters within the Bank’s structural departments.
- **Accountability and Regular Monitoring:** The Bank will establish accountability mechanisms, including annual evaluations and audits of Policy implementation, the development of gender-sensitive indicators, and monitoring of the execution of the Gender Equality Action Plan in line with the needs of employees, clients, and partners. As part of the Action Plan implementation, the Sustainable Development Department (ESG) will conduct an annual review and assessment of progress in integrating gender approaches, with preparation of a corresponding report to be presented to the Bank’s management. The Department ensures that the Action Plan is regularly updated, at least once a year, based on monitoring results, current data, and identified needs, in order to maintain its effectiveness and alignment with the Bank’s evolving priorities.

B) Development and Implementation of Financial Products

- **Gender Analysis of Project Proposals.** The Bank is committed to ensuring the systematic integration of gender analysis at all stages of the development and delivery of banking products and financial services, to ensure their alignment with the principles of gender equality and inclusiveness.
- **Economic Empowerment of Women through Access to Financial Resources.** The Bank is committed to developing and implementing inclusive loan products and credit lines aimed at promoting women’s economic activity and expanding their rights and opportunities. The Bank undertakes to enhance access to finance for women entrepreneurs, including those living in rural areas, through specialized products tailored to their diverse needs and life circumstances.
- **Systematic Collection and Analysis of Gender-Disaggregated Data.** The Bank will ensure the improvement and continuous maintenance of its existing system for collecting gender-disaggregated data (GDD) to analyze lending patterns, in line with the requirements of the “Women Entrepreneurs Finance Code” of the National Bank of the Kyrgyz Republic.

C) Engagement with Clients and Partners

- **Delivery of Banking Services/ Customer Engagement.** The Bank is committed to incorporating gender-sensitive approaches into customer service and partner engagement, including staff training, service accessibility, and consideration of the needs of diverse groups. The Bank undertakes to continuously enhance client-centered

practices by fostering an inclusive and supportive environment that ensures equal opportunities and meets the needs of every client.

3.1.2 Human Resources Policy and Personnel Management - The Bank strives to create and maintain an inclusive and safe corporate environment, free from sexual harassment, discrimination, and gender stereotyping, where every employee is treated with respect and provided with equal opportunities. Key measures include:

- **Equality and Non-Discrimination in Employment Relations:** The Bank guarantees compliance with anti-discrimination standards in recruitment, promotion, and termination, ensuring equal and fair conditions for all candidates and employees regardless of gender, age, race, nationality, religion, disability, or other personal characteristics.
- **Reducing the Gender Pay Gap:** The Bank is committed to actively reducing gender-based wage disparities, reaffirming its dedication to ensuring equal pay for work of equal value for both women and men.
- **Gender Balance in Management Structures:** The Bank makes efforts to ensure balanced gender representation at all levels of management, including junior, middle, and senior leadership positions, and actively promotes the involvement of women in key decision-making processes. Where necessary, the Bank considers the introduction of special gender quotas to achieve equitable representation.
- **Mechanisms for Preventing Discrimination and Human Rights Violations:** The Bank is committed to ensuring the operation of effective grievance mechanisms for identifying and preventing human rights violations, including cases of gender-based discrimination. To this end, the Bank’s internal regulatory documents will be supplemented with provisions establishing the responsibility of the Human Resources Committee for identifying, recording, and promptly responding to incidents of violations and discrimination.
- **Systematic Analysis of Gender-Disaggregated HR Data:** The HR Department of the Bank regularly collects and analyzes sex-disaggregated and other relevant personnel data (e.g., recruitment, promotion, turnover, participation in training, etc.) and continuously improves internal procedures and tools for tracking and analyzing this data to support evidence-based, gender-responsive decision-making and to monitor progress toward equality.
- **Support for Women’s Leadership through Training and Mentorship:** The HR Department of the Bank actively encourages the participation of women in projects of the Academy- its internal learning center and platform for knowledge exchange and staff capacity building. It also will promote a mentorship model to support and develop women in junior and middle management roles. This approach aims to both systematically increase the share of women in leadership and strengthen women’s leadership potential.

3.2. National Level

3.2.1. Support for Government Priorities and Strategies.

The Bank recognizes supporting the state in promoting gender equality as a priority area of its activities. Within this framework, the Bank actively seeks to contribute to the implementation of national programs and strategies by strengthening partnerships with

government agencies, and by developing products and initiatives aimed at the socio-economic inclusion of women. As part of this commitment, the Bank pursues a policy focused on:

- **Supporting the Implementation of National Strategies:** The Bank contributes to the implementation of state programs and action plans, including the National Strategy of the Kyrgyz Republic for Achieving Gender Equality by 2030. This includes efforts to promote gender equality and enhance women’s economic opportunities through collaboration with relevant ministries and agencies, ensuring alignment of approaches and coordination of efforts within the framework of national priorities and sustainable development goals.
- **Demonstrating Best Practices:** The Bank aims to develop and implement leading practices in gender policy within the financial sector, striving to serve as a model for other institutions and to promote the dissemination of standards of equality and inclusion.
- **Advancing the Gender Equality Agenda at the National Level.** The Bank acknowledges its responsibility to actively participate in national dialogues, expert platforms, and relevant working groups aimed at promoting gender equality in public policy, as well as supporting the economic empowerment of women and their access to financial resources.

3.3. International Level

3.3.1. The Bank supports international standards and the global gender equality agenda, including the Sustainable Development Goals (SDGs), the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), and the Women’s Empowerment Principles under the UN Global Compact. Particular attention is given to the achievement of SDG 5 - “Gender Equality,” including its relevant indicators:

- 5.1. Elimination of all forms of discrimination against women and girls;
- 5.5. Ensuring women’s participation and equal opportunities for leadership at all levels;
- 5a. Equal access to economic resources and financial services.

3.3.2. The Bank bases its work on the key principles of CEDAW, including:

- Zero tolerance for gender-based discrimination;
- Ensuring equal opportunities and participation for women in all areas of life;
- Adoption of temporary special measures to eliminate historically entrenched inequalities⁴.

3.3.3. The Bank will strengthen partnerships with international financial institutions and donors focused on gender equality and sustainable development, as well as its participation in cross-border projects aimed at promoting women’s entrepreneurship, and advancing the digital and green economy.

3.3.4. International recommendations and gender-related requirements will be regularly taken into account in the Bank’s policies and its engagement with partners. In addition, the Bank will seek to further improve its policies and practices through collaboration

⁴ The Convention on the Elimination of All Forms of Discrimination against Women (CEDAW). United Nations, 1979. <https://www.ohchr.org/en/instruments-mechanisms/instruments/convention-elimination-all-forms-discrimination-against-women>.

with UN agencies and within the framework of initiatives such as the UN Women’s Empowerment Principles, Gender Smart Investing, and other international efforts to advance gender equality.

CHAPTER IV. AWARENESS RAISING AND CAPACITY BUILDING

4.1. The Bank places high priority on strengthening internal knowledge, skills, and staff responsibility in the areas of gender equality, non-discrimination, and inclusion. The following measures are designed to ensure sustainable implementation of the Policy:

- **Mandatory Gender Equality Training for Staff:** The Bank is committed to regularly conducting mandatory training for all employees on gender equality, non-discrimination, fostering an inclusive environment, and preventing sexual exploitation, abuse, and harassment (SEAH). Mandatory gender training will cover all levels of staff, including senior management and members of the Board of Directors, with the aim of raising awareness, building skills, and increasing engagement in the implementation of equality policies, prevention of discrimination, and creation of an inclusive work environment. As part of the training, employees will be informed about available complaint mechanisms and protection measures, contributing to the establishment of a safe and respectful workplace.
- **Implementation of Internal Communication Strategy.** The Bank is also responsible for implementing a communication strategy aimed at fostering and reinforcing the values of gender equality, respect, mutual support, and social justice within its corporate culture. This includes regular information campaigns, publications, internal events, and thematic discussions among the Bank’s staff.
- **Capacity Building for Gender Focal Points.** The Bank is committed to regularly strengthening the capacity of Gender Focal Points appointed by the Gender Equality Committee, who are responsible for coordinating, supporting, and monitoring the implementation of the gender Policy at the departmental level. These staff members undergo additional training and work in collaboration with the Gender Equality Committee, ensuring two-way communication and the dissemination of best practices.

CHAPTER V. MONITORING AND REPORTING

5.1. To ensure the effective implementation of the Gender Equality Policy, the Bank will establish a systematic approach to monitoring and reporting, which includes the following elements:

- **Progress Tracking:** The Bank is committed to conducting regular gender assessments and monitoring of the integration of gender approaches into its internal processes, management practices, products, and services.
- **Gender Statistics:** The Bank will ensure the systematic collection and analysis of sex-disaggregated data to identify gaps and support evidence-based decision-making.

- **Corporate Environment Assessment:** The Bank conducts periodic evaluation of the its internal corporate culture, and organizational climate, placing particular emphasis on adherence to gender equality and inclusion principles.
- **Annual Reporting:** The Bank undertakes to produce a yearly report outlining the progress made in implementing the Gender Equality Policy, highlighting key achievements, challenges encountered, and recommendations for further enhancement.
- **Transparency and Accountability:** The Bank will ensure transparent access for stakeholders to information on the Policy’s implementation, as well as the operation of effective feedback mechanisms and consideration of incoming suggestions.
- **Gender Analysis of Banking Products and Services:** The Bank is committed to integrating gender analysis into all financial products and services to assess their alignment with the principles of the Policy and to continuously improve related practices.

CHAPTER VI. RESPONSIBILITIES

To ensure effective implementation of the Gender Equality Policy, the Bank establishes a clear distribution of roles and responsibilities among its governing bodies and structural departments. Senior management provides strategic direction and support, while the relevant departments are responsible for integrating gender equality principles into their day-to-day operations. This includes coordination of actions, conducting gender analysis, data collection, internal training, and regular reporting on progress achieved.

6.1. The Board of Directors:

- Oversees the implementation and adherence to gender equality principles at the strategic level.
- Receives regular reports on the results of implementation.

6.2. Management Board is responsible for:

- Monitoring the implementation of the Action Plan and allocating the necessary resources.
- Establishing the Gender Equality Committee (led by a Gender Champion appointed at the Management Board level) and appointing Gender Focal Points.

Gender Equality Committee

- Serves as the coordinating body for the implementation of the Policy.
- Responsible for executing the Action Plan, analyzing progress, and preparing recommendations for policy adjustments.
- Facilitates coordination among departments.

Composition of the Gender Equality Committee:

- Chairperson - one of the members of the Bank’s Management Board;
- Representatives of the Sustainable Development Department (ESG);
- Representatives of key structural units involved in the implementation of the Gender Equality Policy;

The Committee’s responsibilities include:

- Coordinating the implementation of the Gender Equality Policy;
- Monitoring the implementation of the Action Plan and analyzing progress achieved;

- Developing and submitting proposals for adjustments to the Policy and related plans;
- Facilitating communication and information exchange between internal departments and external partners;

6.3. The Sustainable Development Department (ESG) is responsible for:

- Coordinating the implementation of the Policy at the strategic level.
- Collecting and analysis of data related to gender assessments.
- Collaborating with government agencies and participating in forums and working groups on gender equality.
- Establishing and maintaining cooperation with international organizations and financial institutions on sustainable development and gender equality issues.
- Internal and external reporting on the results of the implementation of the Policy, including achievements, challenges, and recommendations for improvement, to the Board of Directors/Management Board.
- Developing and implementing the Action Plan/ Roadmap for the execution of the Policy.

6.4. The HR Department is responsible for:

- Integrating gender equality principles into HR policies and personnel management practices.
- Maintaining and analyzing gender-disaggregated staffing data to assess progress and identify gender imbalances.
- Developing and implementing mentorship and training programs for women leaders, including pathways for career advancement.
- Receiving and promptly responding to employee inquiries and complaints, including those related to discrimination and violations of gender equality principles.
- Conducting regular training sessions and awareness-raising activities for staff on gender equality.
- Designing a leadership and career development program for women.

6.5. The Credit Department is responsible for:

- Participating in the development of new inclusive financial products.

6.6. Credit Administration Department is responsible for:

- Supporting the systematic collection of gender-disaggregated data (GDD).

6.7. The Marketing and PR Department is responsible for:

- Ensuring internal and external communications are aligned with the principles of gender equality.

6.8. Customer Service Quality Department is responsible for:

- Receiving and responding in a timely manner to inquiries and complaints from employees and clients, including those related to violations of gender equality principles.
- Reviewing complaints in accordance with the provisions of the Gender Policy, while adhering to the principles of confidentiality, non-discrimination, and equal treatment.

6.9. The Internal Audit Department is responsible for:

- Conducting an annual assessment of the implementation of the Gender Equality Policy and the Action Plan as part of the audit of the Department for Sustainable Development (ESG)’s activities.
- Evaluating progress, identifying gaps, and analyzing compliance with internal and international standards.

- Providing reports and recommendations to the Bank’s Management for further adjustments and to improve the effectiveness of the Policy’s implementation.

6.10. Gender Focal Points

- Appointed in each key structural departments to support the implementation of the Bank’s gender Policy.
- Responsible for monitoring the integration of gender equality principles into the department’s day-to-day operations.
- Participate in the collection of gender-disaggregated data, support the implementation of activities from the Action Plan, and provide feedback to the Gender Equality Committee.
- Contribute to raising colleagues’ awareness of gender equality principles and promote staff engagement in related initiatives.

CHAPTER VII. KEY TERMS AND DEFINITIONS

- 7.1. Gender-** Socially constructed roles, behaviors, and relations between men and women, manifesting across politics, economy, law, ideology, culture, education, and science⁵.
- 7.2. Gender Equality-** Equal legal status and equal opportunities for realization, enabling individuals of any gender to freely utilize their abilities in all spheres of life.
- 7.3. Gender discrimination (direct, indirect)** - any distinction, exclusion, or preference that restricts the rights and interests of individuals based on gender; aimed at undermining or depriving the recognition, enjoyment, or exercise of equal rights for men and women in political, economic, and social spheres⁶.
- 7.4. Gender Analysis** is the process of evaluating how policies, programs, and services impact women, men, and various social groups. It helps identify inequalities, differences in needs and opportunities, and ensures these differences are considered when designing and implementing the Bank's decisions aimed at achieving gender equality.
- 7.5. Gender Statistics** - quantitative sex-disaggregated data used as a foundation for policy development processes, taking into account temporal and social needs, to facilitate the transformation of gender stereotypes and address issues of gender inequality in society.
- 7.6. Gender Indicators** are tools or measures using quantitative and qualitative metrics to summarize gender-relevant changes occurring within society over a specified period.
- 7.7. Women’s Economic Empowerment (WEE)** refers to the process of increasing women’s access to economic resources and opportunities, and their control over these resources. This encompasses participation in economic activities, access to education, finance, property ownership, decent work, and entrepreneurship, and thereby contributes to their economic independence and equality with men⁷.
- 7.8. Gender Quota-** Temporary special measures that set minimum representation thresholds for women and men in specific sectors to ensure gender balance and equal opportunities.
- 7.9. Gender-Neutral Approach-** Approaches that entirely overlook gender differences by applying uniform solutions for all. These fail to address existing inequalities and thereby sustain the current imbalance.

⁵ Law of the Kyrgyz Republic “On State Guarantees in the Area of Provision of Equal Rights and Opportunities for Men and Women.” 2008. Ministry of Justice of the Kyrgyz Republic. <https://cbd.minjust.gov.kg/202398/edition/382698/ru>.

⁶ Law of the Kyrgyz Republic “On State Guarantees in the Area of Provision of Equal Rights and Opportunities for Men and Women.” 2008. Ministry of Justice of the Kyrgyz Republic. <https://cbd.minjust.gov.kg/202398/edition/382698/ru>.

⁷ UN Women. «Economic Empowerment of Women». <https://www.unwomen.org/en/what-we-do/economic-empowerment>.

- 7.10. Gender-Sensitive Approaches-** Approaches and processes that, in planning and implementation, take into account existing gender norms, roles, and relations with the aim of mitigating or eliminating gender inequalities and creating conditions for equal participation and access for all groups.
- 7.11. Gender-Transformative Approach:** Approaches that aim to address the root causes of gender inequality, including unequal power relations, norms, and social systems.
- 7.12. Gender Integration (or mainstreaming)** is the process of assessing the implications for women, men and people with diverse gender identities of any planned action- including legislation, policies or programmes - in all areas and at all levels⁸. In the Bank’s activities, this implies assessing the potential impact of banking products, services, programs, and internal decisions on women, men, and other social groups.
- 7.13. Social Inclusion** is the process of ensuring equal participation and full engagement of all individuals- regardless of gender, age, race, ethnicity, disability, socio-economic status, or other characteristics- in all aspects of societal life, including access to opportunities, resources, and services, with the aim of eliminating discrimination and removing barriers to equality and justice.
- 7.14. Intersectionality** (or “overlapping discrimination”) refers to the interaction and overlap of multiple grounds of discrimination- such as race, gender, ethnicity, social origin, disability, age, religion, and others- resulting in unique and often compounded forms of discrimination and inequality⁹.
- 7.15. The Bank’s Gender Equality Policy:** An official document that sets out internal principles, standards, and practical measures aimed at ensuring equal treatment, opportunities, and participation of employees and clients, regardless of their gender identity. The Policy reflects the Bank’s commitment to fostering an inclusive, equitable, and gender-sensitive environment and its obligation to uphold the principles of equality across all areas of operation.

⁸ United Nations Human Rights Office of the High Commissioner. <https://www.ohchr.org/en/women/gender-integration>.

⁹ Generation Equality Forum. *Shifting Power: Multi-Layered Inclusion and Intersectionality*. 2020. <https://forum.generationequality.org/sites/default/files/2020-11/GEF%20First%20Curated%20Discussion%20Report%20-%20Multi-layered%20Inclusion%20and%20Intersectionality.pdf>