

# Gender Equality Policy & Action Plan

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DEVELOPMENT BANK OF JAMAICA LTD |

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## ACRONYMS

AFIs	Approved Financial Institutions
BMC	Borrowing Member Country
CDB	Caribbean Development Bank
CSR	Corporate Social Responsibility
DBJ	Development Bank of Jamaica
GE	Gender Equality
GEC	Gender Equality Champion
GCF	Green Climate Fund
GEPAP	Gender Equality Policy and Action Plan
GEPOS	Gender Equality Policy and Operational Strategy
GPoC	Gender Point of Contact
IFC	International Finance Corporation
KRs	Key Results
MD	Managing Director
MIS	Management Information System
MFIs	Micro Finance Institutions
PPP	Purchasing Power Parity
SME	Small and Medium Enterprises
SMT	Senior Management Team
SSD	Strategic Services Department

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## 1 INTRODUCTION AND CONTEXT

The Development Bank of Jamaica Limited (DBJ) is a corporation that is wholly owned by the Government of Jamaica (GoJ) and is mandated to foster economic growth and development of strategic sectors of the Jamaican economy. The Bank was created in April 2000, from the merger of the Agricultural Credit Bank of Jamaica Limited and the National Development Bank of Jamaica Limited. The operations, assets, and liabilities of the National Investment Bank of Jamaica (NIBJ) were further amalgamated with the DBJ on September 1, 2006.

The DBJ's mission statement is *“The Development Bank of Jamaica provides opportunities to all Jamaicans to improve their quality of life through development financing, capacity building, public-private partnership and privatisation solutions in keeping with Government policy”*.

With this mission, the DBJ's aim is to *“by 2025 be recognized as Latin America & the Caribbean's foremost development finance institution that drives private sector development and contributes to broad-based, inclusive economic growth in Jamaica.”* The Bank facilitates the growth and development of all viable enterprises in the productive sectors of the Jamaican economy. These sectors include agriculture and agro-processing, manufacturing, information technology, mining and quarrying, energy, services, and tourism.

The DBJ has recognized the link between gender and sustainable development and the impact of cross-cutting issues such as climate change. With the assistance of the Caribbean Development Bank (CDB), the DBJ has therefore developed a Gender Equality Policy and Action Plan (GEPAP) over the period 2019–2020, under the Development Finance Institutions (DFIs) Engage in Gender Equality Project, that will define and shape the DBJ's commitment to actively promote gender equality in all spheres of its activities. The GEPAP provides strategic direction enabling it to play an effective role in the national, regional and international agenda for gender lens investing and building a gender-responsive organizational culture. This GEPAP was developed through consultations with DBJ's staff and a sample of its customers. Data collection and a detailed analysis of relevant documentation under DBJ's loan portfolio data also informed the development of this GEPAP.

The DBJ offers a unique approach to lending for development, by providing financial services to Approved Financial Institutions (AFIs), Micro Finance Institutions (MFIs) and engaging in direct lending on a small scale. Borrowers must then submit applications for a DBJ loan through the AFI/MFI, which can range from Micro, Small and Medium Enterprise (MSME) lending to 70% of the cost for large projects.

The GEPAP presents the commitment of the DBJ to incorporate gender mainstreaming within its organization and at work with its partners, as called for by Vision 2030 Jamaica – National Development Plan but more specifically in the 2009 National Gender Strategy. It also captures the overall policy framework – regionally and internationally, and DBJ's corporate structure, vision and mission that will govern implementation, priority areas, and key results. The GEPAP provides an enabling environment for both women and men within the organization and by extension the partners and local business communities with which it collaborates, thereby strengthening gender sensitivity and promoting gender equality amongst all stakeholders.

It is recognized that the lending design of the DBJ differs from other development finance institutions in the Caribbean. By providing financing primarily to lending agencies, the DBJ should focus its efforts on

creating a gender investing leadership position, and promoting products and services offered through AFIs and MFIs that are in alignment with DBJ's GEPAP. The DBJ also commits to encouraging its AFIs and MFIs to develop and adopt a similar GEPAP to guide future marketing and loan portfolio designs.

## 1.1 Key Terms and Definitions

For this policy, the term "gender" refers to sex, sexual identity, and sexual orientation, briefly defined as follows:

### Sex

Biological sex is determined by genetic and anatomical characteristics.

### Gender identity

Reflects a deeply felt and experienced sense of one's gender. Everyone has a gender identity, which is part of their overall identity. It refers to the socially constructed roles, relationships, and expectations of women and men and how these are reinforced by educational, political, economic, and cultural systems.

### Sexual orientation

Refers to a person's physical, romantic and/or emotional attraction towards other people. Everyone has a sexual orientation, which is part of their identity.

### Gender mainstreaming

Gender mainstreaming is an institutional policy and programme strategy that seeks to integrate the specific concerns of women and men into all aspects and sectors of activity.

A more comprehensive list of key concepts underpinning this GEPAP is presented in the glossary in Annex D of this document.

## 1.2 Alignment with Global and Regional Policies

The policy is based on the premise that Jamaica has gender-specific characteristics that are relevant to its economic and social development, as defined in Jamaica's 2009 National Policy for Gender Equality. It advances the Government of Jamaica's legislative commitments to Gender Equality (GE) and considers the international agenda for gender equality as defined in the 1948 Universal Declaration of Human Rights, the 1979 Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), and the global consensus reached by the Beijing Platform and 2015 Sustainable Development Goals, which all call for achieving full and equal partnership between men and women.

At the regional level, the policy is in line with and guided by the CDB's Gender Equality Policy and Operational Strategy (GEPOS), as Jamaica is one of the CDB's Borrowing Member Countries (BMC). CDB recognizes that significant effort is required to mainstream gender into policies, projects/programmes and processes and DBJ intends to support the mainstreaming of gender at the country level.

## 2 RATIONALE

This section presents the rationale supporting the adoption of a GEPAP for the DBJ. It is important to note that many other factors intersect with gender to produce these inequalities: culture, ethnicity, sexual orientation and identity, and language are amongst the main factors influencing the extent to which these gaps are affecting different segments of the Jamaican women and men. But more granular data are needed to deepen the understanding of how specific groups are affected by gender-based inequalities

and to design relevant responses to these challenges. Therefore, the analysis presented below should be considered a partial picture of inequalities identified.

## 2.1 Employment and Income Gaps

In Jamaica, men's labour force participation exceeds that of women in every age group, with female unemployment estimated at 15% of the Jamaican female workforce, almost twice as high as male unemployment, standing at an estimated 8%.

While 37% of women complete tertiary education, compared to 17% of men, they earn on average 61% of what their male counterparts earn (International Labour Organisation, 2018). Using purchasing power parity (PPP), female income per capita is estimated at \$5,898 and that for males at \$9,812 (UNDP, 2018).

While Jamaica's Global Gender Gap ranking has shown consistent improvement, even with a slight dip in 2007 (World Economic Forum in Joseph, 2017), additional efforts will be required to bridge this earning gap. The gap can be explained, in part, by the high degree of occupational segregation which results in men outnumbering women in sectors showing higher earnings levels, such as agriculture, hunting, forestry, and fishing; mining and quarrying; manufacturing; electricity, gas and water supply; construction; and transport and communications. In all of these sectors, except for manufacturing, there are more than three times as many male as female employees.

In all other industry groups, there are more female than male employees. Sectors reporting more than twice as many females as males are primary services, namely education, financial intermediation, health, and social work, and privately employed household staff. Gender-based discrimination in the workplace, perceived risks by women of formalizing their businesses (thus deciding to remain in the informal sector), women's family responsibilities and deeply rooted perceptions of what are acceptable occupations for both women and men, are all factors playing important roles in the occupational choices made by women.

For employed women, the presence of children at home is linked to lower earnings while for their male counterparts it does not make any difference. The CARILED (2014) study on gender issues in MSMEs indicates that, despite equal opportunities, the gender-based constraints faced by women prevent them from achieving similar results through their businesses. These constraints include the demands on their time given their multiple roles, as well as those on their resources as women often have to support their families without the involvement of a male partner (the percentage of female-headed households in Jamaica is estimated at around 41%).

One-third of all SME financing goes to women-owned businesses (Glasgow, 2014). Some 21% of informal small businesses and 42% of informal micro-enterprises are owned by women (CARILED, 2014).

However, it is recognized that while men's wages are generally higher than those of women, overall, wages, earning potential and compensation vary based on occupation, socioeconomic status, ethnicity, and occupation (Government of Jamaica, 2011).

## 2.2 Youth

Youth unemployment continues to hinder labour force productivity in Jamaica. Young men earn more than young women, but higher education increases earning potential among salaried jobs. With the growing number of women enrolled in tertiary education, this could indicate wage shifts for salaried workers overtime. Youth entrepreneurs with vocational backgrounds show higher earning potential than self-employed youth without similar training or experience.

The gender imbalances in terms of education, where women outnumber men, are a source of concern. With a growing percentage of female staff among its professional and middle management staff, DBJ's situation is illustrative of these trends, which, according to some DBJ staff and other informants consulted, create a risk of further excluding men from employment within a wide range of sectors.

In general, male and female youth indicated that lack of opportunities was the main obstacle to employment. However, young women reported that educational requirements, lack of work experience and home address were factors that affected their employability (Statistical Institute of Jamaica and Planning Institute of Jamaica, 2014).

Youth are more likely to use banks to access financial services, such as loans, creating business opportunities for lending agencies (Statistical Institute of Jamaica and Planning Institute of Jamaica, 2014).

### 2.3 Financial Services

The table below presents internal data on DBJ's loan portfolio as of March 2018. It is possible to see the differences in loan size between loans to women and those approved for men. Three sectors account for 68% of all loans to women's wholly owned businesses: manufacturing (31%), agro-processing (20%), and technology (17%). Three sectors account for 56% of loans to men's wholly owned businesses: agriculture (34%), tourism (13%) and technology (9%).

Description	Wholly Owned Female SMEs	Wholly Owned Male SMEs	Co-Owned	Total Portfolio
<b>Portfolio Total (J\$)</b>	\$116,287,174	\$674,846,277	\$965,071,106	\$1,756,204,557
<b>Portfolio %</b>	7%	38%	55%	100%
<b>Number of Loans</b>	13.00	37	56	106
<b>Average Loan Size (J\$)</b>	\$8,945,167	\$18,239,089	\$17,233,413	\$14,805,890

Source: DBJ, 2019

According to DBJ staff and clients consulted for this policy, these differences are due to specific financial requirements of these different sectors of activity and to different approaches, with female borrowers being more cautious and thus borrowing lesser amounts than their male counterparts.

### 2.4 Gender Lens Investing: A Business Opportunity

The implementation of the GEPAP will bring a gender lens investing focus on DBJ's activities and has the potential to generate new business opportunities for the Bank, including:

- **Increased size and quality of loan portfolio:** Gender-based analysis of overall loan portfolio performance has shown that loans to female borrowers are being reimbursed in a timely fashion and that their performance is slightly better than those to male borrowers.
- **Tailored products and targeted marketing:** Through gender-based market research and analysis, the focus on gender-lens investing will offer opportunities for offering new tailored products to meet the unmet needs of specific segments of the Jamaican business community. The DBJ acknowledges that factors that intersect with gender could influence awareness of and access to lending services. Market research should seek to answer questions about how different factors intersect with gender and marketing tools designed to reach different segments of the Jamaican population.

- **Improved competitive position:** DBJ will be able to differentiate itself from its competitors through its commitment and support to diversity.
- **The productive and stable workforce** at the Bank through gender-based analysis of its labour force.
- **DBJ's commitment to gender lens investing** is aligned with the requirements of an increasing number of international financial institutions and will contribute to improving access to capital from international funds.
- **Improved international reputation:** As it makes progress on implementing its gender commitment, DBJ will be in well-positioned to share its experience and establish itself as a leading bank among DFIs as regards gender lens investing.

It is recognized that the lending design of the DBJ differs from other development finance institutions in the Caribbean. By providing financing primarily to lending agencies, the DBJ should focus its efforts on creating a gender investing leadership position, and promoting products and services offered through AFIs and MFIs that are in alignment with DBJ's GEPAP. The DBJ should also encourage its AFIs and MFIs to develop and adopt a similar Gender Equality Policy to guide future marketing and loan portfolio designs.

### International Evidence for the Business Case

International evidence for the business case for gender equality is growing stronger at the level of the firm. In its latest analysis of diversity and inclusion in more than 1,000 large businesses in 15 countries—including India, Mexico, Nigeria, Singapore, and South Africa—found that “companies in the top quartile for gender diversity on executive teams were 25 percent more likely to have above-average profitability than companies in the fourth quartile.” Furthermore: “Companies with more than 30 percent women executives were more likely to outperform companies where this percentage ranged from 10 to 30, and in turn these companies were more likely to outperform those with even fewer women executives, or none at all. Finally: “A substantial differential likelihood of outperformance—48 percent—separates the most from the least gender-diverse companies” (Hunt et al, 2020).

Gender equality initiatives can enhance the performance of both commercial and development banking in emerging markets. The International Monetary Fund has found that banks with women as Board members and chief executives feature “higher capital buffers, lower nonperforming loans and higher distance to distress,” (Sahay et al, 2018, p. 27) while microfinance institutions with women in leadership roles “have higher outreach efficiency than institutions with male CEOs” (Hartarska et al, 2014).

Case study research bolsters the business case, as well. For example, *Mujer Mujer*, the multi-pronged women's initiative by BHD Leon in the Dominican Republic to become that island's bank of choice for women, contributed immediately to profitability and growth. In its first year, the initiative “produced an internal rate of return (IRR) of over 35 percent, along with a return on assets (ROA) of 20 percent for individuals, 14 percent for small enterprises, and 12 percent for medium-sized businesses”. In addition, the bank's credit portfolio “grew 26 percent in commercial loans, 19 percent in car loans, and 8 percent in consumer loans” (International Finance Corporation, 2016a).

And after another financial institution, BLC Bank in Lebanon, also targeted and promoted more of its products and services to women, “the number of women SME borrowers increased by 82%. The women SME outstanding loans portfolio increased by 121%, compared to 46% increase in the total number of SME borrowers and 71% increase in the total SME outstanding loans portfolio balance.” Moreover: “the



deposits portfolio of women grew 65%, compared with the total bank deposits, which grew 34%.” Furthermore, the “annual growth rate and return on assets for products launched under the WE Initiative consistently outperformed those sold to men.” In addition, the rate of nonperforming loans for women was substantially lower than the rate for all borrowers at the bank (International Finance Corporation, 2016b).

There is also initial evidence that equity investing by impact funds in women-owned or -led SMEs can mobilize significant additional capital for this type of gender lens investing. Ernst and Young (2019) reports that four funds engaged by the DFAT-supported Investing in Women initiative in Southeast Asia have achieved a leveraging ratio of 2.8 times the public funds provided to them for this purpose from local and international investors.

Finally, during the COVID-19 pandemic, interest by retail investors and high-net-worth investors alike in ESG-focused investment funds, and companies more generally, has increased substantially. In June 2020, survey research in the United Kingdom showed that ESG-integrated funds had attracted the interest of the clients of 85% of all investment advisors (Mooney, 2020).

### 3 GOAL, PURPOSE, OBJECTIVES

#### 3.1 Goal and Purpose

The goal of the GEPAP is to ensure that the DBJ and its policies, projects, and programmes support gender equality for the country’s sustainable development, as stated in Jamaica’s Charter of Fundamental Rights and Freedom (Constitutional Amendment) Act, 2011 Chapter III sub-section 2(h) and (I).

Its purpose is to strengthen the Corporate Governance Framework of the DBJ to promote gender equality and gender mainstreaming in its systems, processes and human resources policies.

#### 3.2 Objectives

This GEPAP aims to strengthen the DBJ’s commitment to gender equality and provides guidelines for the Bank’s contribution to the National Policy for Gender Equality and international agreements to which Jamaica is a party. It will provide clear directions for mainstreaming gender equality into operations, policy formulation, strategic planning, and project and programme development, and will provide the Human Resource Division with the legitimacy to coordinate and support gender mainstreaming across the organization. Moreover, activities that fulfil the GEPAP will help the Bank to further its mission “*to provide opportunities to all Jamaicans to improve their quality of life through development financing, capacity building, and public-private partnership and privatisation solutions in keeping with government policy.*” It is envisioned that the policy will promote a gender-responsive culture within DBJ and among its AFIs and MFIs.

### 4 ORGANIZATIONAL COMMITMENTS AND GUIDING PRINCIPLES

The DBJ is committed to:

- Analyse and address the GEPAP, through the dimensions of economic and social issues in all of DBJ’s policies, projects, programmes, and the Bank’s internal and external operations.
- Acknowledge that every policy, project, and programme affects women and men differently.
- Implement specific measures to eliminate gender inequalities and disparities where they exist.
- Promote gender equality and empowerment through a partnership between women and men.
- Partner with stakeholders and agencies to promote gender equality.

- Promote a GEPAP that supports sustainable development.
- Implement a strategy that sensitizes all DBJ Staff to the dimension of gender equality.

The implementation of the GEPAP will be guided by DBJ's core values and fundamental principles as outlined in the Corporate Governance Framework, as well as the following:

**Commitment:** By adopting a gender-responsive approach, DBJ commits to contributing to gender equality as enshrined in national, regional and international agreements and responding to trends that affect men's and women's access to services and resources.

**Comprehensiveness:** DBJ applies its GEPAP to all of its organizational activities.

**Accountability:** DBJ reports annually to its Board on gender matters in a transparent manner, using the indicators as deemed appropriate to measure performance and results.

**Participation and inclusion:** Both women and men have the right to access information, finance and participate in decision-making processes that affect their lives and well-being. Under the 1948 Universal Declaration of Human Rights, countries are obliged to ensure free and meaningful participation in political life and the economy. Also, Jamaica's Charter of Fundamental Rights and Freedom (Constitutional Amendment) Act, 2011 Chapter III sub-section 2 (h) & (I) states the following:

- All persons have the right to equitable and humane treatment by any public authority in the exercise of any function.
- All persons have the right to freedom from discrimination on the ground of being male or female, race, place of origin, social class, religion or political opinions.

**Equality and non-discrimination:** In applying equality and non-discrimination in its work, DBJ will ensure that:

- All employees, job applicants and other persons who have business relations with DBJ will be treated with dignity.
- Gender discrimination in the workplace will not be permitted or condoned.
- Persons subjected to discrimination in the workplace have the right to raise a formal complaint about the issue and management will take appropriate action.
- Management takes disciplinary action against employees who do not comply with this policy.
- Allegations and practices of sex or gender discrimination will be dealt with seriously, promptly, sensitively and confidentially.
- All employees are protected against victimization, retaliation, and false accusations.
- Management communicates this policy statement on gender-based discrimination to all employees.

**Monitoring and Evaluation:** The monitoring of key actions to be implemented to support the policy will be carried out on an annual basis through a participatory review. An overall policy review will be undertaken near the end of the first three-year period of policy implementation. These reviews will inform ongoing adjustments and improvements to the policy over time. A Gender Focal Point (as defined by the Ministry responsible for Gender Affairs) and Gender Equality Champions (GECs) will have oversight on the delivery of results under this GEPAP. Also, a Monitoring and Evaluation Officer will be assigned to coordinate the submission of reports from AFIs.

Elements of the Monitoring and Evaluation framework are described in Annex B, detailing goals, priority areas and key results targets under this GEPAP.

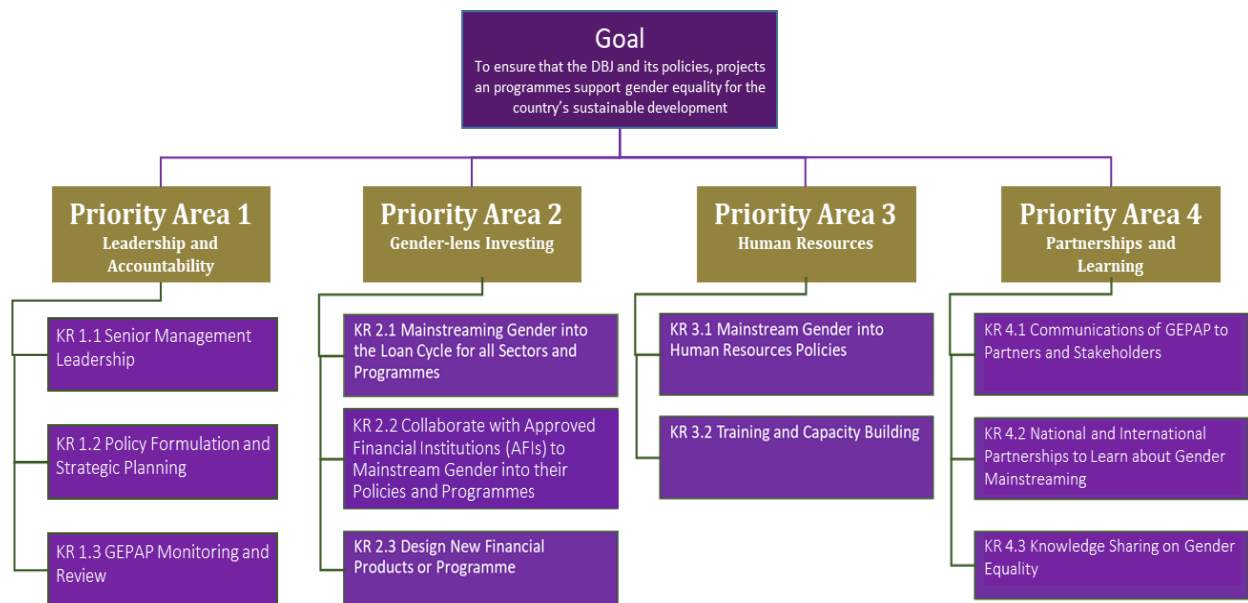
## 5 OVERSIGHT AND COORDINATION

After the approval of the GEPAP by DBJ’s Board of Directors, the Managing Director’s Office will lead the implementation of the Policy. The entire staff will also be responsible for implementing the GEPAP – as outlined in Responsibility Chart presented in Annex C. The Managing Director’s Office, supported by the Senior Management Team and the Gender Focal Point, will guide and manage DBJ’s efforts to mainstream gender.

## 6 GENDER EQUALITY POLICY MEASURES

The Gender Equality Policy Measures developed to operationalize DBJ’s gender mainstreaming commitment are grouped under four priority areas: 1) Leadership and Accountability, 2) Mainstreaming Gender Lens Investing, 3) Human Resources, and 4) Partnerships and Learning. Each priority area provides strategic or operational entry points for gender mainstreaming.

**Figure 1 - DBJ’s Commitment to Gender Mainstreaming – Priority Areas**



### 6.1 Priority Area #1: Leadership and Accountability

DBJ recognizes that it is crucial to the implementation of the GEPAP to signal its support at the highest levels within the organization. DBJ’s Board will provide overall leadership to implement the GEPAP. The implementation will be the shared responsibility of the Gender Equality Champion(s), Managing Director and all senior managers, but will be led by the Managing Director’s Office. The key results (KRs) to be achieved through this priority area are presented below.

#### KR 1.1 Senior Management Leadership

The Senior Management Team (SMT) will be the Gender Equality Champions, facilitating gender mainstreaming throughout the organization. The SMT’s efforts will be coordinated by the Bank’s Gender Focal Point (as defined by the Ministry responsible for Gender Affairs) and the Managing Director’s Office. The Gender Focal Point will also be a key resource for occasional technical support on an informal basis.

Each business and support unit will nominate a Gender Resource Person to act as the link between the unit and the Gender Focal Point.

DBJ's senior leadership is committed to the development of an organizational culture supportive of gender equality. This will be achieved through the communication of the GEPAP to all staff and partners and the promotion of gender awareness across divisions, committing financial and human resources to implement the GEPAP, and actively promoting the adaptation of existing structure, systems and processes to remove barriers to gender equality and equity.

### **KR 1.2 Policy Formulation and Strategic Planning**

In developing its policies and strategic plans, DBJ shall ensure that the policy formulation and strategic planning process incorporates its commitments to gender equality. This process will be informed by the use of adequate gender-based analysis and the development of gender-sensitive results statements and measurable indicators. DBJ will also review its current policies to ensure that they are fully aligned and coherent with the GEPAP. The SMT will guide the process for implementing the GEPAP, and the Gender Equality Champions, line managers/divisional managers and the monitoring and evaluation officer will discuss and agree on semi-annual/annual targets for each priority area and the related key result. The Gender Focal Point will also monitor semi-annual/annual results captured by the AFIs and work with the Monitoring and Evaluation Officer to track progress.

### **KR 1.3 GEPAP Monitoring and Review**

The GEPAP will be reviewed and monitored by the Monitoring & Evaluation Officer, and progress reports will be developed after every year. The Monitoring & Evaluation Officer will also act as a Point of Contact for AFIs to clarify data capture guidelines and completeness of submitted reports. All reports will be submitted to both the Gender Focal Point of Contact and SMT.

This GEPAP includes a monitoring framework to monitor DBJ's compliance with the Policy and to measure the fulfilment of the targets in the action plan based on baseline data to be collected upon approval of this GEPAP. DBJ will report on the GEPAP implementation in its annual report.

The Managing Director, guided by the Gender Focal Point of Contact, will report to the Board of Directors on the Bank's execution and attainment of objectives of the GEPAP. Summary reports will be made available to the public on DBJ's website.

## **6.2 Priority Area #2: Mainstreaming Gender Lens Investing**

Under this priority area, gender equality considerations will be mainstreamed into all steps of service delivery. The KRs to be achieved through this priority area are presented below.

### **KR 2.1 Mainstreaming Gender into the Loan Cycle for all Sectors and Programmes**

DBJ will ensure that all projects and programmes demonstrate gender responsiveness and will encourage all partner institutions (e.g., Approved Financial Institutions, Micro Finance Institutions) to do the same. Gender-based analysis tools will be developed to determine how women and men are affected differently by issues related to access to financial services. In planning and designing projects and programmes, DBJ shall:

- Amend any toolkits, checklists, and policies to ensure that all opportunities to integrate gender equality issues are addressed in all programmes delivered by its business and support units.

- Articulate in all project design documents, including application forms, how outputs and activities will contribute to greater gender equality.
- Assess the design and implementation of projects for the equitable participation of both men and women. DBJ should ensure all AFIs collect at a minimum sex-disaggregated, age group, annual income, and geographic location data of borrowers. Optional data capture that should assist with intersectionality analysis include disability and ethnicity data. Corporation lending should capture the percentage of ownership that is male or female, while optional data could include the number of male/female employees engaged by corporations. The semi-annual and annual data related to individual lending will be captured by the AFIs and submitted to the Monitoring and Evaluation Officer and related DBJ client account manager.

### **KR 2.2 Collaborate with Approved Financial Institutions (AFIs) to Mainstream Gender into their Policies and Programmes**

DBJ will engage with AFIs to promote its GEPAP and support their strategies to mainstream gender into their policies and operations. This could be achieved through gender-based tools for reporting, training, conferences and other learning events, sharing of gender-based analysis and other tools and the establishment of a community of practice, to name just a few of the key activities that could be implemented to achieve this result.

### **KR 2.3 Design New Financial Products or Programmes**

This would include the design of new financial products or programmes to address unmet needs by women or other financially excluded groups or to address challenges posed by the intersection of gender issues with climate change impacts. This will be informed by market research conducted based on gender-based analysis leading to targeted marketing to specific client segments.

## **6.3 Priority Area #3: Human Resources**

The implementation of the GEPAP will require adequate human and financial resources for staff training and technical assistance. The two key results to be achieved through this priority area are presented below.

### **KR 3.1 Mainstream Gender into Human Resources Policies**

DBJ will make sure all human resource systems and policies are non-discriminatory, gender-sensitive and responsive, through integrating gender indicators into staff objectives and performance management systems. It will ensure that equal career opportunities, including training and internal promotions, are provided to both men and women in the organization.

DBJ has adopted a policy that is geared towards zero tolerance of discrimination, promotes equal opportunities and is committed to recruiting persons based on their levels of competence and not based on their gender. Where applicable, DBJ will hire individuals who share the same concerns of gender sensitivity, both in the office and in the programmes/projects developed, and job descriptions will reflect DBJ's policy. DBJ will provide training to allow its staff to develop the skills, attributes, and behaviours required to mainstream gender concerns effectively into policies, programmes, and service delivery.

DBJ agrees that all employees shall be eligible for equal pay and the provision of employment benefits, having regard to the occupational levels and categories of employees. Where inconsistency in income

based on gender exists within the organization, the DBJ shall immediately take corrective action to create equality.

DBJ has developed a grievance mechanism against discrimination, bullying, sexual harassment, and racial and religious criticism, which are unacceptable at the Bank and may be against the law (Sexual Offences Act, Charter of Fundamental Rights and Freedoms). Any DBJ staff found to have engaged in such conduct might be counselled, warned or disciplined. Repeated breaches can lead to formal discipline up to and including dismissal. Dismissal will be as defined in the Staff Rules and Procedures – Section 9.3 page 36. The grievance mechanism will be aligned with the operational policies such as the Code of Ethics and Whistle-Blowers Policy.

DBJ will demonstrate its commitment to gender equality through communicating and distributing the GEPAP throughout the organization to all staff.

### **KR 3.2 Training and Capacity Building**

DBJ will facilitate staff training in gender equality to raise gender awareness and to increase gender sensitivity, while also building capacity in gender analysis and gender planning. DBJ is committed to securing appropriate in-house training for employees, including Board members, to ensure that they have the relevant skills and knowledge to promote gender equality in the workplace.

Training will be facilitated by the Managing Director's Office and may be organized with domestic resources or through partnerships with bilateral and multilateral partners. The most favourable results of approaches and capacity building techniques will be determined by the needs assessment, but may include:

- Sensitization and discussion sessions;
- Self-training materials;
- Training, including by Departments;
- Coaching (one-on-one or in small groups);
- Mentoring;
- Short courses, face-to-face or online.

Gender training will be conducted for different target groups as noted below:

- DBJ's Board of Directors;
- Senior Management Team;
- Operational staff;
- Staff of Projects and Programmes;
- Newly recruited staff.

DBJ will develop its institutional capacity through the appointment of a full-time Gender Focal Point and the identification of a Gender Resource Person for each unit.

## **6.4 Priority Area #4: Partnerships and Learning for Gender Mainstreaming**

Under this priority area, DBJ will engage with national, regional and international partners. The three KR's to be achieved under this priority area are presented below.

### **KR 4.1 Communications of GEPAP to Partners and Stakeholders**

DBJ will demonstrate its commitment to gender equality to its potential customers, AFIs, national and international partners through communicating and distributing the GEPAP. A communications plan will be developed to disseminate the policy and will include the following:

- Key text of the policy;
- Statement of support from the Managing Director (and Chairman of the Bank);
- Key communication messages describing how the policy applies to DBJ's operations, timeframe for implementation;
- Dissemination of policy to stakeholders to share its best practices in reaching women and men in its projects and programmes;
- Publication of the policy on DBJ's website.

This mechanism will not only be important for increasing awareness but also to obtain periodic feedback from stakeholders and partners on the implementation of the policy.

### **KR 4.2 National and International Partnerships to Learn about Gender Mainstreaming**

DBJ will engage in national and international partnerships to deepen and broaden the results achieved through this GEPAP. Key partners will include AFIs, components of Jamaica's business and climate resilience ecosystems, organizations engaged in promoting gender equality and others.

DBJ will mobilize domestic as well as external resources from regional entities such as the CDB and multilateral and bilateral partners to support gender mainstreaming activities. At the international level, the Bank will take part in knowledge sharing networks to contribute its experience in gender mainstreaming.

### **KR 4.3 Knowledge Sharing on Gender Equality**

DBJ will also employ other mechanisms to facilitate knowledge generation and communication on gender equality. These will consist of:

- The inclusion, in its social media programme, of key messages to advocate gender equality and promote results achieved;
- The development of knowledge products that highlight results achieved, and the participation in conferences, virtual platform and other communities of practices to share their knowledge on gender equality, enabling peer-peer learning exchanges;
- The facilitation of formal and informal dialogues with AFIs, microfinance institutions, business service providers, donor agencies and grant beneficiaries on gender equality. It is expected that DBJ staff will be comfortable discussing the policy based on training;
- Participation in peer-peer learning exchanges on gender mainstreaming with other development banks, financial institutions, and the private sector.

## 7 RISKS AND MITIGATION STRATEGIES

Risks	Mitigation Strategies
Insufficient time devoted to training by staff resulting in limited understanding and capacity to implement GEPAP	<ul style="list-style-type: none"> <li>- Training should be modular with a focus on key elements that are necessary for participants to do their jobs and acquire an adequate understanding of the GEPAP</li> </ul>
Limited alignment of AFI's policies and commitments with DBJ's GEPAP	<ul style="list-style-type: none"> <li>- Develop a communications plan to engage the AFIs and to demonstrate that gender mainstreaming can be an effective business strategy</li> </ul>
Challenges in monitoring results	<ul style="list-style-type: none"> <li>- Collect baseline data upon GEPAP adoption to assess changes</li> <li>- Use a combination of qualitative and quantitative indicators for which baseline data will be collected during the first year of policy implementation</li> </ul>
Limited allocation of financial or human resources	<ul style="list-style-type: none"> <li>- Clear guidelines and practical tools will contribute to mitigating this risk</li> </ul>



## ANNEXES

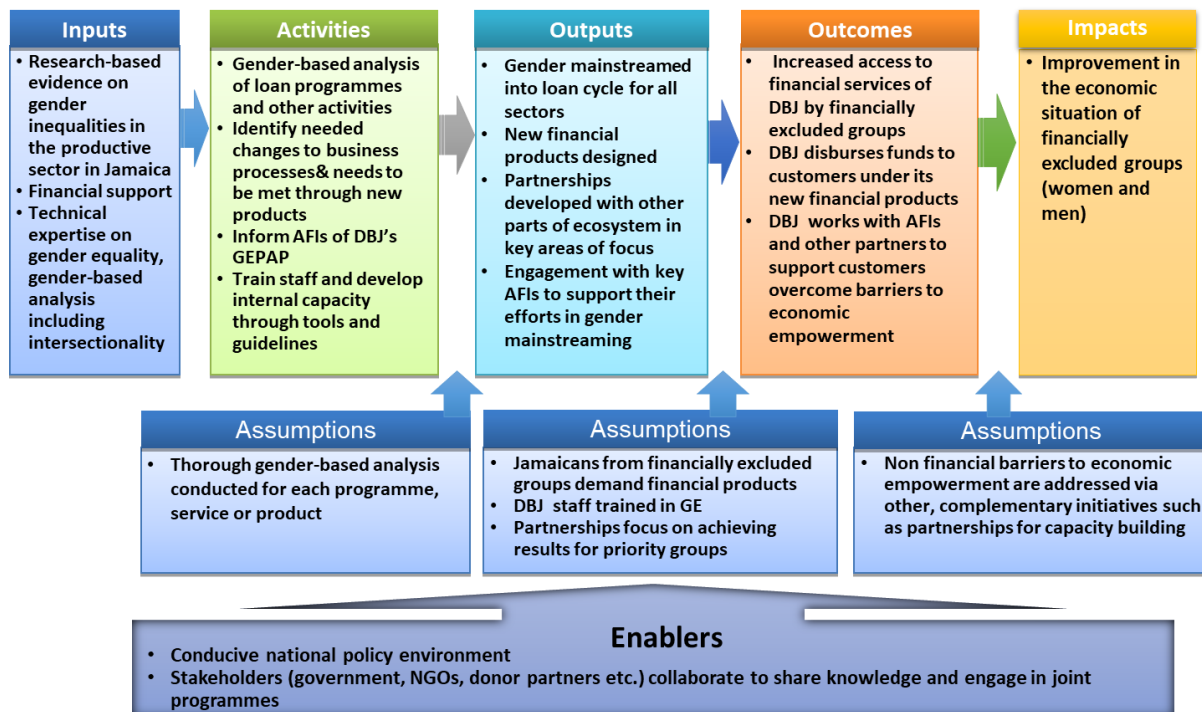
### Annex A: Action Plan

The theory of change for achieving gender equality results through the Development Bank of Jamaica (DBJ) GEPAP is presented below, followed by key results (KRs) to be achieved in each of the three Gender Equality Policy and Action Plan (GEPAP) priority areas and by a detailed table presenting outputs and activities to be completed under each key result.

The theory of change presented in the figure below had been informed by policies adopted by other DFIs, by knowledge of the field and by the consultations held with DBJ staff and stakeholders.

- **A results chain** presenting causal linkages between activities, outputs, outcomes, and impacts. The inputs, activities, and outputs refer to elements that must be put in place to allow DBJ to achieve its main policy goal, which is financial inclusion for marginalized women and men and, ultimately, to contribute to Jamaica’s development.
- **Assumptions** are underlying (and often, implicit) beliefs about the conditions that will be met to ensure the transformation of activities into outputs, of outputs into outcomes, etc. Assumptions can be related to the programme or its environment.
- **Enablers** are factors present in the broader policy and institutional environment that are likely to influence the extent to which results at one level will lead to the achievement of results at the next level.

**Figure 2: Theory of Change: Gender Equality – Development Bank of Jamaica**



Detailed steps to be implemented to achieve KRs in each priority area presented year by year in the table below.

**Table 1: Priority Areas/Key Results/Activities for 2020-2023**

Key Results (KRs)	2020 Outputs/Activities	2021 Outputs/Activities	2022-23 Outputs/Activities
<b>Key Priority Area #1 Leadership and Accountability</b>			
<b>Expected Result: Senior DBJ leaders actively support and are accountable for the GEPAP</b>			
<b>KR 1.1 Senior Management Leadership</b>	<ul style="list-style-type: none"> <li>- Revise, finalize and adopt GEPAP</li> <li>- Communicate GEPAP to staff and partners</li> <li>- Establish GEPAP working group under the leadership of SSD</li> <li>- Provide operating budget</li> <li>- Appoint Gender Focal Point</li> <li>- Nominate Gender Resource Persons for each business/support unit</li> </ul>	<ul style="list-style-type: none"> <li>- Communicate GEPAP to new partners</li> <li>- Maintain resource level for GEPAP implementation</li> <li>- Engage in public events to showcase results of gender equality commitment</li> </ul>	
<b>KR 1.2 Policy Formulation and Strategic Planning</b>	<ul style="list-style-type: none"> <li>- Conduct policy coherence exercise to ensure alignment of other DBJ policies with GEPAP</li> </ul>	<ul style="list-style-type: none"> <li>- Include connections with other policies in GEPAP monitoring</li> <li>- Develop/Modify CSR initiatives to promote gender equality</li> </ul>	<ul style="list-style-type: none"> <li>- Include alignment with other DBJ policies in periodic GEPAP reviews</li> </ul>
<b>KR 1.3 GEPAP Monitoring and Review</b>	<ul style="list-style-type: none"> <li>- Adopt GEPAP monitoring framework and establish MIS and other systems for sex-disaggregated data collection, including attribution of key roles and responsibilities to key staff members (Gender Equality Champion, Senior, and other staff)</li> </ul>	<ul style="list-style-type: none"> <li>- Implement GEPAP monitoring plan</li> <li>- Report to Board on GEPAP implementation including results achieved and lessons learned</li> <li>- Integrate appropriate changes to the action plan if needed</li> </ul>	<ul style="list-style-type: none"> <li>- Report to Board on GEPAP implementation including results achieved and lessons learned</li> <li>- Integrate appropriate changes to the action plan if needed</li> </ul>
<b>Key Priority Area #2 Gender Lens Investing</b>			
<b>Expected Result: Gender equality is mainstreamed into all lending activities</b>			
<b>KR 2.1 Mainstream gender into loan cycle for all sectors and programmes</b>	<ul style="list-style-type: none"> <li>- Conduct gender-based analysis of core business lines: SME loans, microfinance, venture capital, P4</li> <li>- Identify relevant approaches to gender mainstreaming for each core business line</li> </ul>	<ul style="list-style-type: none"> <li>- Incorporate gender mainstreaming into all business lines</li> </ul>	<ul style="list-style-type: none"> <li>- Review results and lessons from incorporating gender mainstreaming into all business lines</li> </ul>

Key Results (KRs)	2020 Outputs/Activities	2021 Outputs/Activities	2022-23 Outputs/Activities
<b>KR 2.2 Collaborate with AFIs to mainstream gender into their policies and programmes</b>	<ul style="list-style-type: none"> <li>- Map current AFIs policies and products that are aligned with GEPAP</li> <li>- Identify entry points for mainstreaming gender equality into the work of AFIs</li> </ul>	<ul style="list-style-type: none"> <li>- Consult AFIs on potential entry points for gender mainstreaming into their programmes and products</li> <li>- Design and pilot training/coaching curriculum for AFIs</li> </ul>	<ul style="list-style-type: none"> <li>- Conduct a joint review with the AFIs to learn about their successes and challenges in gender mainstreaming</li> </ul>
<b>KR 2.3 Design new financial products or programmes</b>	<ul style="list-style-type: none"> <li>- Conduct market research to identify unmet needs and potential business opportunities</li> </ul>	<ul style="list-style-type: none"> <li>- Design and test new financial products to respond to unmet needs</li> </ul>	<ul style="list-style-type: none"> <li>- Review performance of new financial products and the extent to which it meets the needs of groups excluded from financial services</li> </ul>
<b>Key Priority Area #3: Human Resources</b>			
<b>Expected Result: Gender equality considerations mainstreamed in human resources management</b>			
<b>KR 3.1 Mainstream gender into human resources policies</b>	<ul style="list-style-type: none"> <li>- Ensure that all human resources policies are aligned with GEPAP</li> <li>- Design and implement policy on paternity leave</li> </ul>	<ul style="list-style-type: none"> <li>- Monitor gender ratios for employment categories</li> <li>- Consider affirmative actions if some categories show an overrepresentation of one gender</li> </ul>	
<b>KR 3.2 Training and capacity building</b>	<ul style="list-style-type: none"> <li>- Design and deliver gender lens investing training to all DBJ staff</li> <li>- Develop capacities of Gender Resource Persons</li> </ul>	<ul style="list-style-type: none"> <li>- Update training plan to ensure the application of gender mainstreaming in staff training and onboarding programme for new staff</li> </ul>	
<b>Key Priority Area #4: Partnerships and Learning for Gender Mainstreaming</b>			
<b>Expected Result: Establishment of partnerships for sustainable development results and learning</b>			
<b>KR 4.1 Communications to partners and stakeholders</b>	<ul style="list-style-type: none"> <li>- Design and implement a communication plan to reach key stakeholders through relevant means</li> </ul>	<ul style="list-style-type: none"> <li>- Engage in dialogue, presentations, conferences to communicate the GEPAP and its achievements</li> </ul>	
<b>KR 4.2 National and International Partnerships to Learn about Gender Mainstreaming</b>	<ul style="list-style-type: none"> <li>- Engage in resource mobilization with various international partners:</li> <li>- On-lending funds through a gender lens for <i>SMEs</i> with GCF, Global Affairs Canada, FinDev Canada, IDB, EIB, Norfund, CDC, OPIC, Dutch Good Growth Fund, others</li> <li>- On-lending funds through a gender lens for <i>microfinance</i> with WB, IDB, GAC, MEDA, CGAP</li> <li>- Funds to expand <i>venture investing</i> through a gender lens via IFC, CDC, OPIC, others</li> <li>- Additional grant funds for TA/CD/pipeline through a gender lens from WB, EU, USAID, others</li> <li>- Form new partnerships to advance core business activities. Examples of partners: UWI's Institute of Gender Studies, a network of daycare entrepreneurs to enable women micro-entrepreneurs to grow their business, counselling and business support services, technical/vocational training bodies (e.g. HEART) to prepare young men for entrepreneurship</li> </ul>		

Key Results (KRs)	2020 Outputs/Activities	2021 Outputs/Activities	2022-23 Outputs/Activities
	<ul style="list-style-type: none"> <li>- Incorporate gender considerations into current corporate social responsibility (CSR) initiatives</li> <li>- Form new CSR partnerships with the Government of Jamaica (GOJ), schools and selected community organizations</li> </ul>		
<b>KR 4.3 Knowledge Sharing for Gender Equality</b>	<ul style="list-style-type: none"> <li>- On an annual basis, review learning from the implementation of the GEPAP, and make continuous adjustments and improvements</li> <li>- Profile successes and innovations on gender on the DBJ website</li> <li>- Prepare and update tools (guides, checklists, video briefings) for staff to implement the GEPAP</li> <li>- Develop online and training materials based on the GEPAP and other best practices in gender mainstreaming for Board members, Senior Management, staff, and AFIs/MFIs/intermediaries</li> <li>- Participate in and present at the Caribbean Development Bank webinar on gender equality in development finance in April 2020</li> <li>- Contribute to/speak at international forums on development finance, gender-lens investing</li> </ul>		

## Annex B: Gender Equality and Action Plan Monitoring Framework

Priority Areas	Key Results - KRs	Indicators	Responsibility	Reporting Frequency/Completion	
1. Leadership and Accountability	<b>KR 1.1</b>	Senior Management Leadership	<ul style="list-style-type: none"> <li>• Communications to staff</li> </ul>	<ul style="list-style-type: none"> <li>• Board of Directors</li> </ul>	Annual
	<b>KR 1.2</b>	Policy Formulation and Strategic Planning	<ul style="list-style-type: none"> <li>• Number of policies and plans linked to gender equality</li> </ul>	<ul style="list-style-type: none"> <li>• Managing Director's Office, General Managers (Senior Management Team), Gender Focal Point</li> </ul>	Annual
	<b>KR 1.3</b>	GEPAP Monitoring and Review	<ul style="list-style-type: none"> <li>• Monitoring and review reports shared with staff and summaries shared with partners and Jamaican public</li> </ul>	<ul style="list-style-type: none"> <li>• Managing Director's Office, General Managers (Senior Management Team), Gender Focal Point, Monitoring and Evaluation Officer</li> </ul>	Annual
2. Gender-Lens Investing	<b>KR 2.1</b>	Mainstream Gender into all Loan Cycles, Activities, and Programmes	<ul style="list-style-type: none"> <li>• Number of programmes and products mainstreaming gender</li> </ul>	<ul style="list-style-type: none"> <li>• Loan Origination and Portfolio Management Division</li> <li>• MIS Division</li> </ul>	Annual
	<b>KR 2.2</b>	Collaborate with AFIs to Mainstream Gender into their Policies and Programmes	<ul style="list-style-type: none"> <li>• Number of events and dialogues held by AFI &amp; MFI</li> <li>• Number of AFIs with a Gender Policy</li> <li>• Ratio of loans and services offered to men and women</li> </ul>	<ul style="list-style-type: none"> <li>• Loan Origination and Portfolio Management Division</li> <li>• MFI Division</li> </ul>	Annual
	<b>KR 2.3</b>	Design New Financial Products or Programmes	<ul style="list-style-type: none"> <li>• Type of financial product developed</li> <li>• Number of new loans and capacity development activities implemented</li> </ul>	<ul style="list-style-type: none"> <li>• Loan Origination and Portfolio Management Division</li> <li>• Capacity Development Unit</li> <li>• P4 Division</li> </ul>	Annual
3. Human Resources	<b>KR 3.1</b>	Mainstream Gender into Human Resources Policies	<ul style="list-style-type: none"> <li>• Changes in human resources policies</li> </ul>	<ul style="list-style-type: none"> <li>• Human Resource Division</li> <li>• Managing Director's Office Gender Focal Point</li> <li>• Managing Director's Office, Strategic Services Division, Project</li> </ul>	Annual

Priority Areas	Key Results - KRs		Indicators	Responsibility	Reporting Frequency/ Completion
				Managers/Human Resources - Gender Focal Point	
	<b>KR 3.2</b>	Training and Capacity Building	<ul style="list-style-type: none"> <li>Percentage of staff having completed training on gender equality</li> </ul>	<ul style="list-style-type: none"> <li>Human Resources Division</li> </ul>	Semi-annual
<b>4. Partnerships and Learning</b>	<b>KR 4.1</b>	Communications to Partners and Stakeholders	<ul style="list-style-type: none"> <li>Number of stakeholders reached by media and type</li> </ul>	Communications Unit	Every quarter
	<b>KR 4.2</b>	National and International Partnerships	<ul style="list-style-type: none"> <li>Number of partnership engagements by type</li> </ul>	<ul style="list-style-type: none"> <li>Managing Director's Office, Strategic Services Division Senior Management Team</li> </ul>	Annual
	<b>KR 4.3</b>	Knowledge Sharing	<ul style="list-style-type: none"> <li>Number and type of knowledge sharing events</li> </ul>	<ul style="list-style-type: none"> <li>Managing Director's Office, Strategic Services Division Senior Management Team</li> <li>Gender Focal Point</li> <li>Gender Resources Persons</li> </ul>	Annual

## Annex C: DBJ's Staff Responsibility for Integrating Gender

### Roles and Responsibilities for Gender Policy and Action Plan (GEPAP) Implementation

X - Primary Responsibility Centre for that Priority Area

✓ - Secondary Responsibility Centre for that Priority Area

	Leadership/ Accountability	Gender-Lens Investing	Human Resources	Partnerships and Learning
Board / MD / Comms	x	✓	✓	✓
General Managers	x	✓	✓	✓
Loan Origination/Portfolio Management		x		
Strategic Services	x	✓		x
P4/Privatisation		x		
Microfinance		x		
Venture Capital		x		
Human Resources / Admin			x	
Audit Services	x	x		
Management Information Systems	x	✓		
Finance & Treasury	x			✓
Legal Services		✓	✓	
Risk Compliance		x		

### Detailed Roles and Responsibilities

Position	Responsibilities
<b>Board of Directors</b>	<ul style="list-style-type: none"> <li>Provide overall leadership in the Bank on integrating gender issues</li> <li>Approve the GEPAP</li> <li>Hold Managing Director accountable for gender integration in DBJ</li> </ul>
<b>Managing Director (MD)</b>	<ul style="list-style-type: none"> <li>Provide leadership on gender integration within DBJ</li> <li>Hold General Managers accountable for gender integration</li> <li>Coordinate the implementation of the GEPAP</li> </ul>
<b>Executive Managers (Senior Management Team)</b>	<ul style="list-style-type: none"> <li>Integrate gender equality into areas of responsibility</li> <li>Act as the Gender Equality Champion for their division</li> <li>Assist staff to identify appropriate means to incorporate gender equality</li> </ul>
<b>Finance</b>	<ul style="list-style-type: none"> <li>Track DBJ's expenditure on gender integration</li> </ul>
<b>HR &amp; Administration</b>	<ul style="list-style-type: none"> <li>Ensure those job descriptions include responsibility for implementing the GEPAP</li> <li>Ensure that human resource practices (e.g. advertising, interview process, etc.) support recruitment of staff knowledgeable about or open to gender integration</li> </ul>
<b>Gender Focal Point</b>	<ul style="list-style-type: none"> <li>Collaborate with the MD's Office in the implementation of the GEPAP.</li> <li>Represent DBJ at meetings convened by the Ministry responsible for gender affairs</li> <li>Report to the Bureau of Women's Affairs</li> </ul>

<b>Position</b>	<b>Responsibilities</b>
<b>Monitoring &amp; Evaluation Officer</b>	<ul style="list-style-type: none"> <li>Support staff of each division in data collection and reporting on gender equality results</li> </ul>
<b>Project &amp; Programme Managers</b>	<ul style="list-style-type: none"> <li>Oversee the integration of gender into work of projects/programmes in accordance with any analyses undertaken</li> <li>Ensure that priority issues are addressed through policy dialogue, operations, analysis, and project design</li> </ul>
<b>Operational Officers</b>	<ul style="list-style-type: none"> <li>Oversee the integration of gender into work of projects/programmes in accordance with any analyses undertaken</li> <li>Ensure that priority issues are addressed through policy dialogue, operations, analysis, and project design</li> </ul>
<b>All Other DBJ staff</b>	<ul style="list-style-type: none"> <li>Ensure gender equality capacity building is integrated</li> <li>Follow DBJ's policy and the directive on integrating gender equality into DBJ's processes and project activities</li> </ul>

## **Job Description for Gender Focal Point**

### **Purpose**

The purpose of the Gender Focal Point position is to provide technical expertise and guidance for the implementation of DBJ's GEPAP.

### **Reporting**

The Gender Focal Point will report to the Managing Director.

### **Type of Position**

Full-time or part-time position

### **Key Functions/Tasks**

- 1. Coordination:** Coordinates efforts by the various DBJ divisions to mainstream gender lens investing into their activities, ensuring the sharing of knowledge and tools. Ensure liaison between the Senior Management Team and the various divisions, with a particular emphasis on the creation and support of the DBJ network of Gender Resource Persons.
- 2. Institutional Capacity Development:** Design and deliver training to all staff on gender-lens investing with a particular focus on gender-based analysis and designing gender equality measures appropriate to their respective division.
- 3. Review and Monitoring:** Lead the periodic monitoring and review of the GEPAP implementation.
- 4. Support to DBJ's participation in national, regional and international forums:** Facilitate linkages between DBJ and its partners at national, regional and international levels through briefing notes, presentations and ongoing knowledge sharing.



## Qualifications

### 1. Education

- University degree in a relevant discipline

### 2. Experience

- At least three years of experience designing and implementing gender policies or strategies for government or private sector organizations
- At least one year designing and delivering gender equality training, including gender-based analysis
- Experience working with unemployed, youth or informal sector workers is an asset
- Creation and roll-out of programs or services that target persons with disabilities is an asset.
- Knowledge and experience of change management an asset.

## Annex D: Glossary of Terms

**Table A-D-1: Glossary of Gender Concepts and Related Terms**

<b>Gender</b>	<p>Gender refers to the social attributes and opportunities associated with being male and female and the relationships between women and men and girls and boys, as well as the relations between women and those between men. These attributes, opportunities, and relationships are socially constructed and are learned through socialization processes. They are context/ time-specific and changeable.</p> <p>Gender determines what is expected, allowed and valued in a woman or a man in a given context. In most societies, there are differences and inequalities between women and men in responsibilities assigned, activities undertaken, access to and control over resources, as well as decision-making opportunities.</p> <p>Gender is part of the broader socio-cultural context. Other important criteria for socio-cultural analysis include class, race, gender identities, poverty level, ethnic group, and age.</p>
<b>Gender Analysis</b>	<p>Men and women both perform different roles. This leads to women and men having different experiences, knowledge, talents, and needs. Gender analysis explores these differences and identifies inequalities, so policies, programmes, and projects can be designed and developed to meet the different needs of men and women.</p> <p>Gender analysis also facilitates the strategic use of distinct knowledge and skills possessed by women and men. Gender analysis is usually informed by sex-disaggregated data, which presents information separately for men/boys and women/girls.</p>
<b>Gender Balance</b>	<p>Participation of an even number of males and females in an activity or an organisation. Examples are representation in committees or decision-making structures.</p>
<b>Gender Blind</b>	<p>This term refers to the failure to recognize that the roles and responsibilities of men/boys and women/girls are assigned to them in specific social, cultural, economic, and political contexts and backgrounds.</p> <p>Projects, programmes, policies, and attitudes which are gender blind do not take into account these different roles and diverse needs. They appear neutral as they are couched in abstract, generic categories but may reflect gender biases thereby maintaining the status quo. Gender blind interventions will not help transform the unequal structure of gender relations, thereby having the potential to be harmful to men/boys and/or women/girls.</p> <p>Gender blindness can also be viewed positively in instances where selection criteria are non-discriminating or non-distinguishing between different genders. Positive gender blindness occurs, for example, in a recruitment process in which the sex of the candidates is not revealed and the selection is based on other pertinent qualifications.</p>

<b>Gender Development Index</b>	The GDI measures the gender gap in human development achievements in three basic dimensions of human development: health, measured by female and male life expectancy at birth; education, measured by female and male expected years of schooling for children.
<b>Gender Disaggregation of Data</b>	The collection of data on males and females separately in relation to all aspects of their functioning – ethnicity, class, caste, age, location.
<b>Gender Equality</b>	<p>Gender Equality (GE) refers to the equal rights, responsibilities, and opportunities of women, men, girls, and boys, and equal power to shape their own lives and contribute to society. It encompasses the narrower concept of gender equity, which primarily concerns fairness and justice regarding benefits and needs.</p> <p>GE also refers to the transformational commitment needed to make equal rights and equal power a reality, within the human rights agenda. It requires that the interests, needs, and priorities of females and males be taken into consideration, in recognition of the great diversity within these groups. GE benefits women and men, girls and boys, and should be of concern to all.</p> <p>GE is achieved when persons enjoy the same rights and opportunities across all sectors of society, including economic participation and decision-making, and when the different behaviours, aspirations, and needs of all persons are equally valued and favoured.</p>
<b>Gender Equity</b>	Gender equity means fairness of treatment for women and men, according to their respective needs. This may include equal treatment or treatment that is different, but which is considered equivalent in terms of rights, benefits, obligations, and opportunities.
<b>Gender Identity</b>	A person's internal, deeply felt sense of their gender, regardless of biological sex.
<b>Gender Lens Investing</b>	<p>Gender lens investing is <i>defined as investing with the intent to address gender issues or promote gender equity by:</i></p> <ul style="list-style-type: none"> <li>➤ Investing in women-owned or women-led enterprises</li> <li>➤ Investing in enterprises that promote workplace equity (in staffing, management, boardroom representation, and along their supply chains)</li> <li>➤ Investing in enterprises whose operations and supply chains prohibit sexual harassment and abuse of women and men</li> <li>➤ Investing in enterprises that offer products or services that substantially improve the lives of women and girls</li> <li>➤ Application of gender-based analysis to all steps in the investment cycle and at all levels of the investment institutions.</li> </ul>
<b>Gender Mainstreaming</b>	<p>More broadly, gender mainstreaming means ensuring that gender perspectives and attention to the goal of GE are central to all activities, such as policy, programming and advocacy, and in all phases: planning, implementation, monitoring, and evaluation.</p> <p>A transformative process that takes account of GE concerns in all policy, programme, administrative and financial activities, and in organisational procedures.</p> <p>Gender mainstreaming has been embraced internationally as a strategy for realising gender equality. It involves the integration of a gender perspective into the preparation, design, implementation, monitoring, and evaluation of policies,</p>

	<p>regulatory measures, and spending programmes, to promote equality between women and men and combat discrimination.</p> <p>Within CDB, gender mainstreaming refers to the integration of gender responsiveness into operational activities (projects, technical assistance, training) of the Bank.</p>
<b>Gender Parity Index (GPI)</b>	<p>The ratio of female to male of a given indicator. GPI measures progress towards gender parity in education participation and/or learning opportunities available for females in relation to those available to males. It also reflects the level of women’s empowerment in society. A GPI equal to 1 indicates parity between females and males. In general, a value of less than 1 indicates a disparity in favour of males and a value greater than 1 indicates a disparity in favour of females.</p>
<b>Gender Relations</b>	<p>Ways in which a culture or society prescribes rights, roles, responsibilities, and identities of women and men in relation to one another.</p>
<b>Gender-Responsive</b>	<p>Gender responsiveness means that a policy, project or approach is informed by an awareness of the causes and effects of inequality within gender norms, roles, and relations, the impact of the particular intervention and that measures are taken to actively address causes and reduce those effects that pose barriers to gender equality.</p>
<b>Gender-Sensitive</b>	<p>Gender-sensitive is often used interchangeably with the term “gender-responsive.” Some assign this a distinct descriptive value on a continuum indicating the degree of integration of a gender perspective in any given project.</p> <p>Gender sensitivity as a distinct notion suggests a cognitive awareness of gender differences that is not always linked to action. In contrast, gender-responsive describes policies or programs developed with the consideration of gender norms, roles, and inequalities and with measures taken to actively address them.</p>
<b>Gender Targeted</b>	<p>Gender targeted approaches identify specific areas of marked inequality (for specific populations in a specific country, for example, or a specific aspect of inequality), analyse the underlying factors contributing to this inequality, and design and implement interventions that target those factors. Targeted approaches are an important complement to mainstreaming approaches for advancing gender equality.</p>
<b>Gender Transformative</b>	<p>Interventions that go beyond gender responsiveness and specifically aim at transforming unequal gender relations to promote shared power, control of resources, decision-making, and support women’s and girls’ empowerment.</p>
<b>Intersectionality</b>	<p>Intersectionality highlights the interconnected nature of social categorisations such as race, class, gender, poverty status, age, ethnicity, sexual orientation, disability, and others, as they apply to a given individual or group. It is used as a framework of analysis to study, understand and respond to how subjects experience overlapping and interdependent systems of (dis)advantage and discrimination (including but not limited to racism, sexism, ableism, classism based on personal characteristics/ identities). Intersectionality can inform research, policy, and practice.</p>
<b>Practical (Gender) Needs</b>	<p>Practical (gender) needs to refer to what women (or men) perceive as immediate necessities such as water, shelter, and food.</p>

<b>Purchasing Power Parity</b>	Gross National Income (GNI) that refers to the aggregate income of an economy generated by its production and its ownership of factors of production, less the incomes paid for the use of factors of production owned by the rest of the world, converted to international dollars using PPP rates, divided by midyear population (Source: United Nations HDR 2019)
<b>Reproduction (in terms of Gender Analysis)</b>	This encompasses the care and maintenance of the household and its members, such as cooking, washing, cleaning, nursing, bearing children and looking after them, building and maintaining the shelter. This work is normally unpaid and is not counted in conventional economic statistics.
<b>Sex</b>	The biological differences between men and women, which are universal, obvious and generally permanent. Sex' refers to biological characteristics that define humans as female or male. These biological characteristics are not mutually exclusive, however, as there are individuals who possess both.
<b>Strategic (Gender) Interests</b>	<p>Interventions addressing strategic gender interests focus on fundamental issues related to women's (or, less often, men's) subordination and gender inequities. Strategic gender interests are long-term, usually not material, and are often related to structural changes in society regarding women's status and equity. They include legislation for equal rights, reproductive choice, and increased participation in decision-making.</p> <p>The notion of "strategic gender needs", first coined in 1985 by Maxine Molyneux, helped develop gender planning and policy development tools, such as the Moser Framework, which are currently being used by development institutions around the world.</p>
<b>Triple Roles</b>	As reproductive and caring roles are held mainly by women they experience what has been referred to as the burden of care. Triple roles refer to the reproductive, productive and community managing roles. The values assigned to these responsibilities affect the way women and men set priorities in planning programmes or projects.
<b>Women's Economic Empowerment</b>	A woman is economically empowered when she has both the ability to succeed and advance economically and the power to make and act on economic decisions. To succeed and advance economically, women need the skills and resources to compete in markets, as well as fair and equal access to economic institutions. To have the power and agency to benefit from economic activities, women need to have the ability to make and act on decisions and control resources and profits.
<b>WID – Women in Development</b>	A WID approach seeks to integrate women into the development process through programs that target women as a special group.
<b>GAD – Gender and Development</b>	GAD refers to an analytical approach in which gender is considered as part of a broader framework of socioeconomic and political relationships that influence power and access to and benefits of development resources.

Source: Caribbean Development Bank, Gender Equality Policy and Operational Strategy, 2019.

## Annex E: References

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