



GLOBAL DIVERSITY, EQUITY & INCLUSION BENCHMARKS AWARDS & CONFERENCE 2026



Is Your Organization Ready to Be Recognized for Its DEI Excellence?

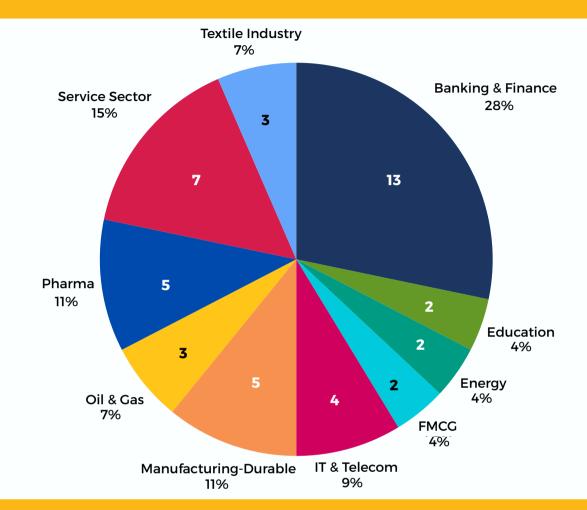
- Uphold Sustainable Development Goals 4, 5, 8, 9, 10 and 16 by having people, planet, prosperity, peace and partnership at the forefront of business agenda.
- Change your organisation to a purpose driven enterprise, by contributing towards greater good of society, promoting fairness, equity and inclusion for all stakeholders.
- Create a world where your employees, workers in the value chain and consumers of your products/services can sustain a high quality of life and enjoy prosperity
- Depart from using diversity defensively as a matter of legal/ethical compliance to position it as a strategic asset to compete in the market.
- Develop a business case for DEI by establishing its measurable linkage with organization's sustainability through social and financial impact indictors.

Timeline for GDEIB Awards 2026

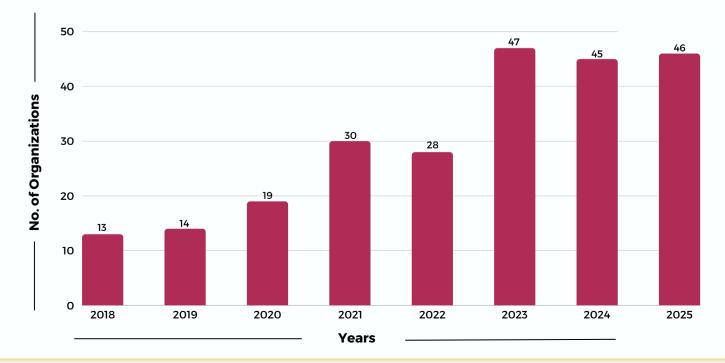
1 JUN 2025	Early Alert
1 JULY 2025	Call for Submission Opens
31 AUG 2025	Call for Submission Closes
16 SEP - 31 OCT 2025	Data Validation
1 - 30 NOV 2025	Jury Review
1 - 31 DEC 2025	Result Compilation
1 JAN 2026	Result Announcement
15 APR 2026	GDEIB Awards Ceremony & Conference

DEI Insights

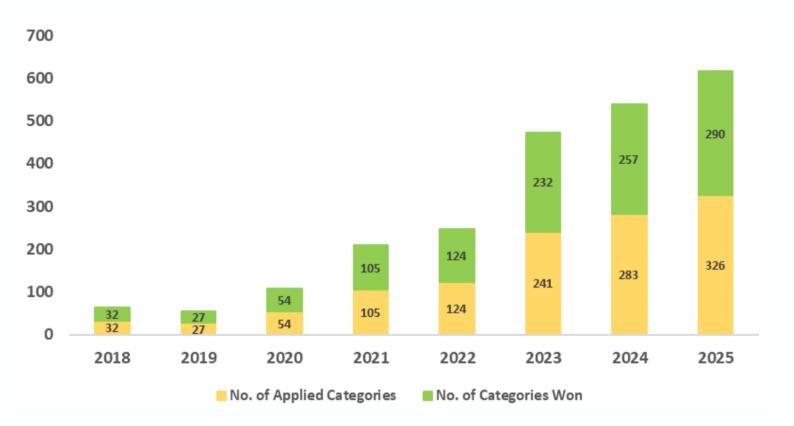
GDEIB AWARDS PARTICIPATION BY SECTORS (2025)



GDEIB AWARDS PARTICIPATING COMPANIES GROWTH RATE (2018-2025)

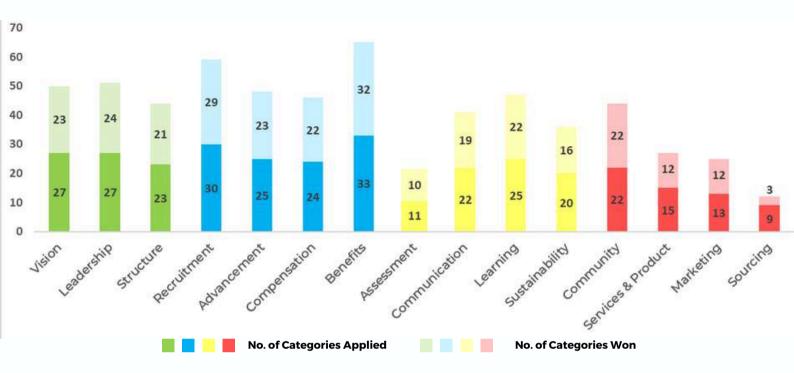


GDEIB AWARDS: PARTICIPATING VS. WINNING CATEGORIES (2018-2025)



TOP 10 COMPANIES DEI SCORE 2025





APPLIED VS. WINNING CATEGORIES - GDEIB AWARDS 2025



Akif Saeed, Chairman Securities and Exchange Commission of Pakistan

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2025 Global Diversity, Equity & Inclusion Benchmarks

Awards' Winners



Jazz



Engro Polymer and Chemicals Ltd.



HBL Microfinance Bank



Engro Fertilizers Limited



Mobilink Bank



METRO Pakistan (Pvt) Limited



Faysal Bank Limited



Abacus



AGP Limited





The Aga Khan University



Standard Chartered Bank Pakistan Limited



BAT - GBS Pakistan



Jubilee Life Insurance



Bayer



Pakistan Tobacco Company



TPL Corp Limited



K-Electric





Engro Vopak Terminal Limited



Engro Energy Limited



Martin Dow Group



Yunus Textile Mills Limited







2025 Global Diversity, Equity & Inclusion Benchmarks

Awards' Winners



foodpanda Pakistan (Delivery Hero)



HABIBMETRO Bank



Telenor Pakistan



Jaffer Brothers (Pvt) Limited



Fatima Group



Jaffer Business Systems Pvt Ltd



Mari Energies



Liberty Mills Limited





Mashreq



Pakistan Petroleum Limited



Pakistan Kuwait Investment Company (Private) Limited



JS Bank

Pakistan State Oil



Descon Engineering Limited



DVAGO Pharmacy & Wellness Experts



Kay and Emms (Pvt) Limited



The Millennium Education Group

Why Diversity, Equity & Inclusion is Important?

On 25 September 2015, all of 193 member countries of the United Nations adopted the "2030 Agenda" a plan of Action for People, Planet, Prosperity, Peace, and Partnership" for Sustainable Development Goals (SDGs). 6 out of 17 SDGs focus on D&I through effective, accountable and inclusive institutions.

According to McKinsey & Company 2020 research, companies with greater gender diversity were 25% more likely to experience above-average profitability compared to their counterparts. Similarly, companies with greater ethnic and cultural diversity were 36% more likely to experience above-average profitability compared to their counterparts.

Organizations today are dedicated to serving all stakeholders, including customers, employees, suppliers, regulators, shareholders and society at large. Future-focused organizations want to ensure long-term sustainability of our world and the people in our world. Stakeholders are becoming more globally diverse and networked, as organizations are increasingly mobile in their teams, supply chains, shared services, operational processes and outsourcing.

To optimize organizational results, creativity, problem solving, talent management and engagement, operations and innovation, organizational leaders need to adopt inclusive approaches, management strategies and styles that incorporate different perspectives, cognitive, cultural and linguistic differences, and collaboration.



Dr. Ishrat Husain, Former Governor State Bank of Pakistan



What is GDEIB?

The Global Diversity, Equity & Inclusion Benchmarks (GDEIB) are designed to help organizations implement DEI best practices. Structured around 15 categories, the GDEIB model enables leaders and DEI professionals to develop and execute integrated, effective strategies. These benchmarks serve as a global standard, guiding organizations worldwide in shaping their DEI efforts.

To explore how organizations around the world are using these standards, all users are encouraged to visit and download the standards from: <u>https://globaldeibenchmarks.org/alliances/</u>.

How GDEIB Supports Sustainable Development Goals 2030?

The 2030 Agenda for Sustainable Development contains 17 Sustainable Development Goals (SDGs) with 169 targets. It expands the integration of environmental, social, and economic policies and raises the bar on the role that all types and sizes of organizations in various sectors should play in supporting the global sustainable development agenda. It mentions and supports workplace D&I and describes People, Planet, Prosperity, Peace, and Partnership as its focus.

While many would make the case that all 17 goals support D&I, below are six goals that are especially consistent with the GDIB Categories and Benchmarks:



SDG 4: Quality Education

Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.



SDG 5 : Gender Equality Achieve gender equality an

Achieve gender equality and empower all women.



SDG 8: Decent Work and Economic Growth Promotes sustained, inclusive, and sustainable economic growth, full and productive employment, and decent work for all.



SDG 9: Industry, Motivation and Infrastructure Build resilient infrastructure, promote inclusive and sustainable industrialization, and foster innovation.



SDG 10: Reduce Inequalities

Reduce inequality within and among countries.



SDG 16: Peace, Justice and Strong institutions

Promote peaceful and inclusive societies for sustainable development, inclusive institutions at all levels.

What is the Purpose of GDEIB?

Global DEI Benchmarks Award is a mechanism to recognize and encourage organizations using Global standards to align D&I with organizational policies for sustainable financial and social performance.

What are the Ultimate Goals of GDEIB?

GDEIB Standards help creating more equitable and better functioning organizations, confronting racism. sexism, and all forms of oppression, cultivate trust, acceptance, physical and psychological safety, lead inclusively, respond with agility, and thrive though disruption, promote wellness and selfcare as ingredients for lasting change and contribute to creating a sustainable world. GDEIB awards is a mechanism to recognize and encourage progressive organizations who use GDEIB standards to align D&I with organizational policies for sustainable financial and social performance.

ANNUAL GLOBAL DIVE & INCLUSION BENC A W A R D S & C O N F E R



Engro Fertilizers Limited

What are the Benefits of GDEIB?

1. Contribute to the greater good of society

a. Create a world which is fair, just and respectful of individuals and their similarities and differences; b. Create a world where everyone can sustain a high quality of life and enjoy peace and prosperity.

2. Improving Organizational Performance

A well-designed and well-executed D&I strategy can help an organization:

- a. Achieve its organizational vision, mission, strategy and annual goals/objectives;
- b. Attract and retain diverse talent;
- c. Build strong and high-performing teams;
- d. Cultivate leaders who inspire inclusion and champion diversity;
- e. Leverage an extensive range of backgrounds and skills to enhance creativity, innovation and problem solving;
- f. Increase engagement, motivation, and productivity;
- g. Improve the quality of work/life integration;
- h. Enhance the organization's reputation/brand as an employer of choice;
- i. Minimize risk/exposure and ensure compliance with legal requirements;
- j. Sustain an environment that treats people fairly.

What is the Usage of GDEIB in Organizations?

Usage in Organizations

- a. To assess the current state of D&I;
- b. Realize the depth, breadth, and integrated scope of D&I practices;
- c. To set and stretch standards and agree on your desired state;
- d. Determine strategy;
- e. To determine short-term and long-term goals;
- f. To engage employees;
- g. To measure progress;
- h. To assist in hiring D&I staff & consultants;
- i. Measure progress in managing diversity and fostering inclusion.



What are the 15 Actions needed for World Class DIVERSITY, EQUITY & INCLUSION?

These 15 Actions in four groups are from "Global Diversity, Equity & Inclusion Benchmarks: Standards for Organizations Around the World" by Nene Molefi, Julie O'Mara, Alan Richter and 112 Expert Panelists. <u>https://globaldeibenchmarks.org/alliances/</u> will navigate to Global Diversity, Equity & Inclusion Benchmarks (GDEIB), and use GDEIB standards for gap analysis, benchmarking and strategy formulation.



Drive the Strategy

- 1. Develop a strong rationale for DEI vision, mission, and strategy and align it to organizational goals.
- 2. Hold leaders accountable for implementing the organization's DEI vision, setting goals, achieving results, and being role models.
- 3. Provide visible, dedicated support and structure with authority and budget to effectively implement DEI.



Align & Connect

- 8. Ensure that assessments, measurement, and research include a DEI lens.
- 9. Make communication clear, simple to understand, and a crucial force in achieving the organization's DEI goals.
- 10. Educate all to achieve a level of DEI competence and confidence needed to create a diverse, equitable, and inclusive organization.
- 11. Connect the organization's DEI and sustainability initiatives to increase the effectiveness of both.



Attract & Retain People

- 4. Ensure that attraction, sourcing, and recruitment is done through the lens of DEI.
- 5. Ensure that DEI is integrated into talent development, performance management, advancement, and retention strategies.
- 6. Ensure that job design and classification are evaluated for bias and that compensation is equitable across key dimensions of diversity.
- 7. Achieve work-life integration, flexibility, and equitable benefits. Flexible work options are widely available and accessible.



Listen to & Serve Society

- 12. Be proactive in working with community, public and private partnerships, government, and society at large, and through philanthropy.
- 13. Embed DEI in services and products development to serve diverse customers and clients.
- 14. Integrate DEI into marketing and customer service.
- Practice responsible and ethical sourcing. Develop and nurture underrepresented suppliers.

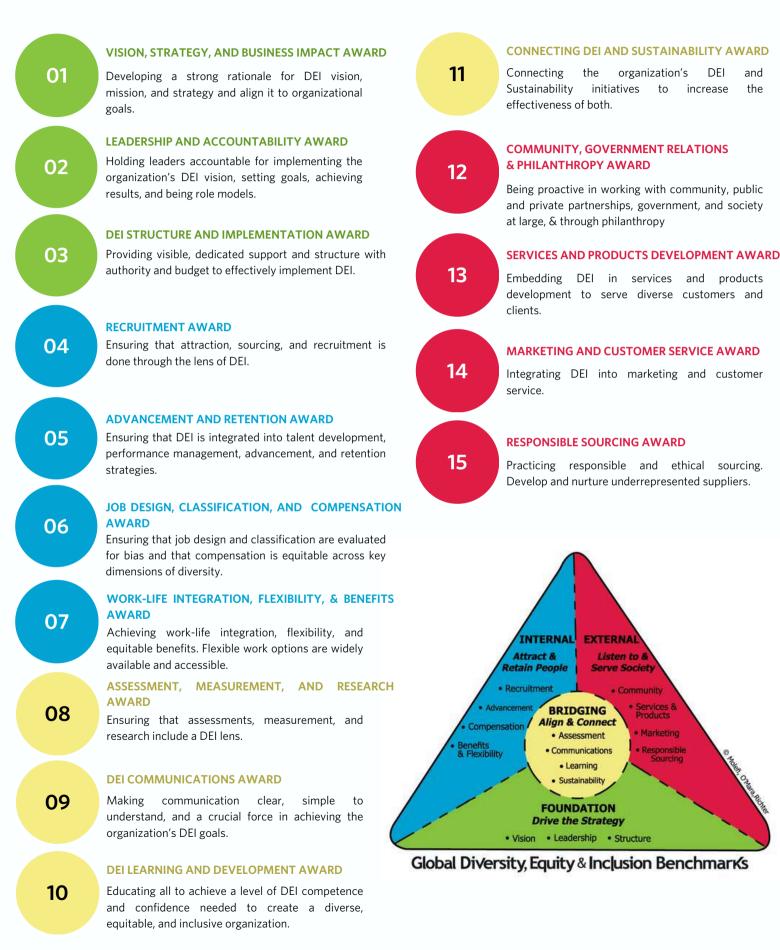
How many Dimensions of Diversity are there?

GDEIB has 28 dimensions of diversity. Organizations have the flexibility to choose any dimension(s) according to their business or social needs.



How many Categories of Awards are there?

Global DEI Benchmarks Awards exist in 15 categories:



and

the

How many Levels of Awards exist?

GDEIB standards provides 5 levels of DEI maturity in organizations. Awards are applicable to top 3 levels (Level 3, 4, 5 only).

	Laural D	Level 3	Level 4	Level 5
Level 1	Level 2 Reactive	Proactive	Progressive	Best Practice
Inactive No DEI work has begun; diversity, equity, & inclusion are not part of organizational goals.	A compliance-only mindset; actions are taken primarily to comply with relevant laws and social pressures. Doing the bare minimum.	A clear awareness of the value of DEI; starting to implement DEI systemically.	Implementing DEI systemically, showing improved results and outcomes.	Demonstrating current global best practices in DEI; exemplary for other organizations globally

What are the 10 takeaways for GDEIB Award Winner Organizations?

D1 High level of global validation and recognition for contributing towards Sustainable Development Goals.	D2 Strong message to investors/donors that organization is diverse, Inclusive and Sustainable.	03 National publicity through press release in the newspaper by HR Metrics.	04 Presentation of Global DEI Benchmarks Awards by a dignitary during prestigious ceremony.	05 Complimentary invitations for CEO, CHRO and CDO for GDEIB Awards.
Opportunity for speaking slot to top 10 inclusive companies in the D&I annual conference at Karachi.	07 Complimentary publication of success story in Workforce Tomorrow magazine.	D8 Video Recording in front of media wall for sharing with industry and 32,000+ social media followers.	09 Discount on GDEIB Professional Certification.	10 Discounted fee for additional participation in Global DEI Benchmarks Conference subject to availability.

What is the Submission Process for GDEIB Awards for 2026?

Please Note:

- Call for DEI Awards will start on 1 Jul 2025 and close on 31 Aug 2025.
- DEI initiatives/ programs for award submission should be undertaken during period 1 July 2024 30 June 2025. If started in previous years, then it must be ongoing.

Please read following guidelines for GDEIB Awards 2026:

- 1.GDEIB Awards submissions will be based on GDEIB Standards. To obtain copy of the standards, please visit: <u>https://globaldeibenchmarks.org/alliances/</u>.
- 2. Submissions will be made via an online portal. Access will be provided to the organization's Focal Person by HR Metrics.
- 3. The GDEIB Awards has total 15 categories.
- 4. Each category will include five levels:
 - a. Inactive
 - b. Reactive
 - c. Proactive
 - d. Progressive
 - e. Best Practice

Awards are applicable to top three levels: Proactive, Progressive, and Best Practice.

- 5. Organizations can apply for at least 1 category and a maximum 15 categories.
- 6. To win an award, an organization must comply with more than 50% of the benchmarks in each category. For example, if a category has 6 benchmarks, compliance with at least 4 benchmarks will be required.
- 7. Each award submission is required to include a description (not exceeding 300 words) for relevant benchmark.
- 8. Each award submission is required to include evidence-supporting description for relevant benchmark.
- 9. Evidence can include extracts from annual reports, sustainability reports, internal communication, and external communication in the form of pictures, JPG, PNG images, videos, and URLs. All the evidence must be tagged for relevant benchmarks and embedded in a pdf document. In case of any video evidence, please upload the video on YouTube and provide the URL in the PDF document so that it is clickable for the jury to review.

10.Upload PDF document for relevant category(s) on the awards portal.

11. HR Metrics will ensure the confidentiality of all information provided. If the applicant organization wants HR Metrics to sign a "Confidentiality Agreement", it can provide. HR Metrics authorized person will sign and return the contract before accepting data.

Submission Process of GDEIB Awards 2026

- 1. Organizations will express their interest in the GDEIB Awards 2026 through registration at the HR Metrics website or email to info@thehrmetrics.com before 1 July 2025.
- 2.Once HR Metrics will confirm the interest of organization the team will create your account on GDEIB Submission portal. (Please note that HR Metrics does NOT accept any financial support or sponsorship for the award. The processing fee is meant to cover administrative costs. Awards submissions are evaluated by an Independent Jury. Payment of the fee is not a guarantee of winning the award).
- 3. Applicant organization needs to make the payment for the processing fee within 30 days or issue a "promise to pay" undertaking.
- 4. Upon confirmation, HR Metrics will provide access to the Online GDEIB Submission portal.
- 5. Focal Person will receive an email containing the username and password for the respective organization along with the link of portal.
- 6. The organization's Focal Person can log in and enter the essential information about the organization.
- 7. After filing out the registration form on the portal you will login in and should see 15 categories of GDEIB for which awards are applicable.
- 8. You should select the category(s) for which you wish to apply, then choose the relevant level.
- 9. You should select more than 50% of benchmarks for the level selected.
- 10. Write or paste a narrative of up to 300 words for each selected benchmark.

- 11. Submit one PDF document containing all relevant evidence for each benchmark. Clearly label each piece of evidence with the corresponding benchmark number for clarity.
- 12. After uploading the narratives and evidence, press the submit button.
- 13. HR Metrics Team will review the submission and provide feedback on whether the benchmarks' narratives and evidence are complete/incomplete.
- 14. Feedback is meant to ensure the completeness of submissions and documents. It is NOT an indication or guarantee of winning the award, because awards will be assessed by an independent jury and not by HR Metrics.
- 15. Feedback from the HR Metrics Team is an optional feature for you. HR Metrics Team can provide the above feedback if the submission is made before 31 Aug 2025.
- 16. You can modify/update your submission till 31 Aug 2025.
- 17. You will get an alert that awards submissions have been processed for jury review. From this point onward, your access to the portal will be closed.
- 18. The Jury will assess all submissions and provide results to HR Metrics for compilation.
- 19. Awards will be announced on 1 Jan 2026 (4-5 pm Pakistan Time) via Zoom.
- 20.A press release will also be published in leading national newspapers.
- 21. The GDEIB Awards presentation ceremony is held on the eve of International Women's Day on 8 March. Given the holy month of Ramadan in February, the awards ceremony will be held on 15 Apr 2026 at Marriott Karachi.

Processing Fee

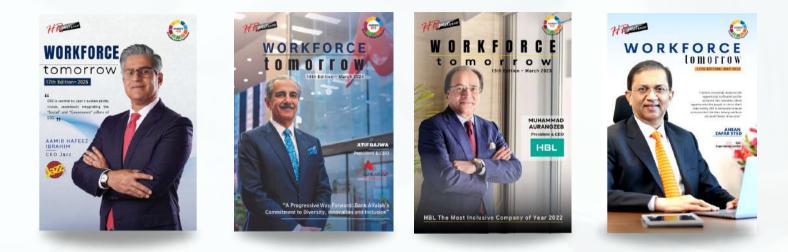
• Assessment fee for GDEIB Awards 2026 is Rs 125,000 per category.

IMPORTANT

Processing fee is meant to cover following costs:

- Remuneration of assessment team.
- Awards venue booking, event management, seating and branding.
- Souvenirs for winner organizations.
- Food and refreshments during awards ceremony.
- Publication of DEI magazine to publish organizations success stories.
- Awards are decided by independent assessors and jury members on a merit-based criteria.
- Payment of processing fee is NOT a guarantee to win the award.
- Organizations participating in awards are not eligible to sponsor awards.

What are the Guidelines for Publishing DEI story in Magazine?



- 1. HR Metrics issues DEI magazine annually. It features DEI accomplishments of awardwinning organizations.
- 2. The magazine is published at the time of awards ceremony.
- 3. This magazine has printed circulation to top 500 companies in Pakistan, digital copy to 1,000+ users globally.
- 4. Awards participating organizations are allotted 1 page per company.
- 5. If you wish to publish your organization's DEI story in this magazine, please provide following content of maximum 500 words with supporting pictures.
 - Name of DEI initiative.
 - Purpose of the initiative.
 - Policies/ activities/ processes initiated/ undertaken by organization.
 - Result/ outcome
 - High resolution picture of CEO/CHRO/Diversity Manager with exact names and titles.
- 6. Nov 15, 2025 will be the last date of contents for magazine.
- 7. Magazine also has space for paid advertisement companies' product/services.
- 8. For any further information, please contact info@thehrmetrics.com.

2025 Global DEI Benchmarks Awards

DISTINGUISHED JURY MEMBERS



MONEEZA USMAN BUTT Partner KPMG Taseer Hadi and Co. Pakistan

C



KAREN B. FRANCIS, PH. D. VP, Chief Diversity, Equity, and Inclusion Officer American Institutes for Research USA



CEO Mandate Molefi Consultants South Africa

>



LYNDA WHITE President, McLeod White McLeod White and Assoc Canada





GAMIEL YAFAI Founder and CEO Diversity Marketplace Milton Keynes College Group UK



FARRAH QURESHI CEO & Founder Global Diversity Practice UK

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HOWARD ROSS Co-Founding Partner Udarta Consulting, LLC USA

2025 AWARD WINNER COMPANIES



Global DEI Benchmarks Awards CUESTS OF HONOUR & DISTINGUISHED SPEAKERS

2017 - 2025



Dr. Shamshad Akhtar Former Governor State Bank of Pakistan



Akif Saeed Chairman Securities and Exchange Commission of Pakistan



Dr. Ishrat Husain Former Governor State Bank of Pakistan



Conrad Tribble US Consul General Karachi



Elizabeth A Sunday Consular Chief U.S. Consulate General Karachi



Matthew Ference Deputy Chief of Mission U.S. Embassy Ulaanbaatar



Robert Silberstein Former US Consul Ceneral Karachi



Engr. Rukhsana Zuberi Member Senate of Pakistan



Sima Kamil Deputy Governor State Bank of Pakistan



Sadia Khan Commissioner Securities Exchange Commission Pakistan (SE<u>CP)</u>



Kashmala Tariq Federal Ombudsperson for Protection Against Harassment



Roshan Khursheed Bharucha Former Provincial Minister & Senator Member National Commission for Human Development



Marvi Memon Member of the National Assembly of Pakistan



M. Aurangzeb Former President & CEO HBL



Atif Bajwa President & CEO Bank Alfalah

Global DEI Benchmarks Awards CUESTS OF HONOUR & DISTINGUISHED SPEAKERS

2017 - 2025



Musharaf Hai Former CEO Unilever and L'Oréal Pakistan



Maleeha Mimi Bangash CEO BAJO Digital Ventures



Jehan Ara CEO Katalyst Labs



Moneeza Usman Butt Partner KPMG Taseer Hadi & Co.



Zaffar A. Khan Former CEO Engro Corporation



Fatima Asad-Said CEO Abacus



Qazi Azmat Isa CEO PPAF



Nadir Salar Qureshi Former CEO Engro Fertilizers Limited



Shazad Dada Former CEO SCBPL



Usman Zahur Former MD & CEO PTC



Abul Fazal Former CEO SEMC



Shafaq Fauzil Azim President & CEO PICG



Omair Ahmad CEO NOWPDP



Azima Dhanjee Co-Founder & CEO ConnectHear



Zahid Mubarik SHRM-SCP, CPHR, SPHRi CEO HR Metrics

2015 Foreign Diplomats Roundtable



To gather ideas on Diversity & Inclusion Global best practices, the SHRM Forum Pakistan in collaboration with Ladies Fund Dawood Global Foundation and Fulcrum Consulting organized round table discussion (Diplomats Dinner) at Swiss Consulate Karachi on 31 Mar 2015.

Following eminent Consular Generals shared valuable insight regarding their country best practices on Gender Diversity & Inclusion:

- 1. Emil Wyss, Consular General of Switzerland.
- 2. Brian Heath, Consular General of United States of America
- 3. Francois Dall'Orso, Consular General of France
- 4. Akira Ouchi, Consular General of Japan
- 5. Gill Atkinson, Deputy Head of Mission I British Deputy High Commission
- 6. Oleg N.Avdeev, Consular General of the Russian Federation
- 7. Hadi Santoso, Consular General of Republic of Indonesia.
- 8. Charmaine H. Hidayataullah, Consular General De Monaco
- 9. Noor-E Helal Saifur Rahman, Deputy Hight Commissioner Bangladesh
- 10. Naheed Irshaduddin, Honorary Consular General of Denmark
- 11. Sadia Khan, Honorary Consular General of Finland
- 12. Laila Jamil, Senior Consultant Business Development, British Council
- 13. Kimberley D'Souza, Secretary General of Switzerland.
- 14. Rukhsana Asghar, CEO Fulcrum Consulting
- 15. Tara Uzra Dawood, President Ladies Fund, Dawood Global Foundation
- 16. Zahid Mubarik, President SHRM Forum Pakistan

make informed decisions by optimizing workforce productivity, impact and ROI.

GLOBAL DIVERSITY EQUITY

INCLUSION BENCHMARKS

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About

HR Metrics

About **Diversity Hub - HR Metrics**



Benchmarks Standards and holds annual GDEIB Conference & Awards with a mission to help organizations become sustainable through inclusive cultural and behavioral change. Diversity Hub reviews emerging global best practices, carries out local research to understand industry need, produces data driven research reports, and designs bespoke solutions to facilitate desired outcomes. Diversity Hub also maintains Equal Opportunity Advocacy Council and Women for Board Program at higher level.

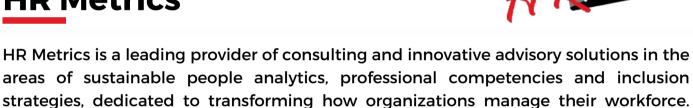
Through advanced HR standards and analysis tools, HR Metrics enables businesses to

GLOBAL DIVERSITY, EQUITY & INCLUSION BENCHMARKS

AWARDS & CONFERENCE 2024

HRSG 1





DIVERSIT



GLOBAL DIVERSITY, EQUITY

5 INCLUSION RENCHMADES

About CEO HR Metrics

Zahid Mubarik SHRM-SCP, GPHR, SPHRi President SHRM Forum Pakistan SHRM Partner Pakistan Founding Member ISO Geneva Technical Committee 260 for HR Standards Former Member Pakistan Stock Exchange ESG Task Force

Zahid Mubarik is an internationally acclaimed visionary thinker, writer, speaker, thought leader and influencer on human capital analytics, diversity and inclusion. He is the SHRM Partner Pakistan and founding member of ISO Geneva Technical Committee 260 for developing HR global Standards. He actively took part in ISO inperson meetings for developing global HR Standards, organized by American National Standards Institute (Washington DC), British Standards Institute (London), Standards Australia (Melbourne). The Royal Netherlands **Standardization** Institute (Rotterdam). Association Française de Normalization (Paris), Singapore Standards Council (Singapore), The National Standardization Agency of Indonesia (Bali) and UNI-Ente Nazionale Italiano di Unificazione (Milan). Canada **Standards** (Montreal) and Japan Standards (Tokyo).



Zahid served as Global Chair of ISO Working Groupon HR Metrics Standards. During his leadership, ISO published two global HR standards including ISO30410: Impact of Hire and ISO30411: Quality of Hire. He also served as member of Working Group developing ISO30414: Guidelines for Internal and External Human Capital Reporting. He facilitated certification of950+ consultants and practitioners worldwide on ISO 30414with a heavy concentration in Tokyo Japan. He collaborated with HC Produce Inc Tokyo in certification of 2 companies in Japan on ISO 30414. Zahid has the honour of being a distinguished speaker in international conferences and seminars on human capital analytics at Las Vegas, Beijing, Moscow, Baku, Hanoi, Dubai and Abu Dhabi. His analytical papers and expert talks have been featured by national and international media including CNBC, DAWN, Business Recorder, Business Plus TV, Gulf Economist and Microfinance Gateway World Bank Washington.