



# Gender Equality, Disability & Social Inclusion (GEDSI) Policy and Procedures

## Policy History

| Version date | Who updated           | Details  |
|--------------|-----------------------|--|
| Sept 2021    | Social Inclusion Team | New policy, consolidating previous standalone policies and procedures on Gender, Disability, Cultural Diversity and Social Inclusion |

## Document Control:

|  |   |
|--|---|
| <b>Policy/ Manual Name</b>                         | <i>Gender Equality, Disability &amp; Social Inclusion (GEDSI) Policy and Procedures</i> |
| <b>Signoff Authority</b>                           | <i>Board</i>  |
| <b>Owner signoff &amp; date</b>                    | <i>Chief Executive Officer, 18 February 2022</i>  |
| <b>Compliance signoff (if required) &amp; date</b> | <i>Compliance Advisor, 28 January 2022</i>  |
| <b>Final signoff &amp; date</b>                    | <i>Board approved 1 March 2022</i>  |
| <b>Next review date</b>                            | <i>2025</i>   |
| <b>Website update required?</b>                    | <i>Y</i>  |
| <b>Training update required?</b>                   | <i>Y</i>  |

**Table of Contents:**

|                              |          |
|------------------------------|----------|
| Purpose                      | 2        |
| Background                   | 2        |
| Scope of Policy              | 2        |
| <b>Status of Policy</b>      | <b>3</b> |
| Policy                       | 3        |
| Understanding: Why GEDSI?    | 3        |
| Gender                       | 4        |
| Disability                   | 5        |
| Social Inclusion             | 5        |
| Guiding Principles           | 6        |
| <b>Our Approach to GEDSI</b> | <b>7</b> |
| Accountability               | 10       |
| Policy Updates               | 11       |
| Tools and guidelines         | 11       |

## Purpose

The purpose of this policy is to promote diversity and inclusion of people of differing genders, ages, disabilities, cultural and linguistic backgrounds and sexuality in Good Return's organisational and programmatic areas. Inclusion, diversity and equality are fundamental to human rights, and are powerful tools for reducing poverty and inequality, increasing program effectiveness to build inclusive economies and reaching our development commitments as outlined in the SDGs. This policy outlines how Good Return aims to achieve this, within the organisation and through its program activities.

- **DFAT Accreditation Indicators in light blue text**
- **ACFID Compliance Indicators in dark yellow text**

## Background

Social inclusion is defined as the process of improving the terms of participation in society, particularly for people who are disadvantaged, through enhancing opportunities, access to resources, voice and respect for rights.<sup>1</sup> Social inclusion is wide reaching and responds to the exclusion of different groups based on various facets of identity. Good Return is committed to promoting social inclusion as a powerful means of reducing poverty and building inclusive economies worldwide - we centre our inclusion approach on gender equality, disability inclusion and cultural diversity.

- Despite decades of international efforts attempting to address issues of gender inequality globally, women continue to experience greater disadvantage than men in accessing opportunities which is in direct violation of their human rights. This is also true of people identifying as LGBTQI+.
- Good Return primarily works with the financially vulnerable. People with disabilities make up a significant portion of those who are financially vulnerable - approximately 80% of those with disabilities globally live in developing countries where they constitute over 20% of the poorest members of society.
- Cultural Diversity within organisations that deliver development programming and within programming itself is key to local, sustainable and community-led development. The marginalisation of ethnic, religious and linguistic minorities has a detrimental impact on poverty reduction, democratic governance, environmental sustainability and conflict prevention.

## Scope of Policy

This policy applies to all Good Return's programs, operations and activities. It applies to all employees, in-country personnel, volunteers, contractors, directors, ambassadors and partners.

---

<sup>1</sup> [United Nations. Leaving No One Behind: The Imperative of Inclusive Development. 2016.](#)

## Status of Policy

This policy incorporates elements from previous Good Return Policies, procedures and activities relating to:

- Gender Equality Policy
- Disability Inclusion Policy
- Social Inclusion

## Policy

Good Return is committed to:

- respecting and promoting the human rights of people of differing race, religion, ethnicity, indigeneity, disability, age, displacement, caste, gender, gender identity, sexuality, sexual orientation, poverty, class or socio-economic status;
- including and representing in our work those who are vulnerable and those who are affected by the intersecting drivers of marginalisation and exclusion;
- and embedding these commitments in our work through an intersectional approach which seeks to understand and address the overlapping and compounding ways in which people experience discrimination, marginalisation and exclusion.

In this context, this Gender Equality, Disability and Social Inclusion (GEDSI) Policy and Procedure aims to ensure that Good Return undertakes its work through the lens of gender equality, disability inclusion and social inclusion in order to:

- empower women and engage with people of all genders;
- empower people with disabilities and promote their human rights so they can achieve economic self-sufficiency, freedom, choice and dignity;
- protect and promote the rights of vulnerable people and groups, including groups that have been racially or ethnically disadvantaged, and;
- ensure that other vulnerable groups are identified and included in Good Return's development efforts so that no one is left out.

This Policy aims to do so by:

1. setting out our understanding of how Good Return's work impacts and interacts with marginalised and excluded groups;
2. establishing guiding principles on GEDSI so that we can make decisions and take actions that are consistent with our commitment to GEDSI; and
3. developing our approach to incorporating GEDSI considerations in all our development work and across all aspects of our organisation.

## Understanding: Why GEDSI?

Good Return often works within patriarchal cultures where access to and control of economic resources within households and communities is commonly held by men. It is understood that forms of discrimination against women and girls are multi-faceted which are grounded in their intersecting identities; race, disability, non-binary gender identities, age, religion, class, or other status.

In addition, while women and girls suffer disproportionately from many forms of discrimination, men and boys as well as non-binary gender identities can also be targeted on the grounds of their race, disability, class, age, religion, nationality. Intersectionality emphasises the importance of not looking at any one characteristic in isolation and rather adopting a holistic approach to social inclusion. The following sections detail additional contextual information and challenges in each of the areas of social inclusion Good Return focuses on and elaborates on why Good Return takes GEDSI into account.

## **a. Gender**

Gender determines what is expected, allowed and valued in women or men, boys or girls in a broader social and cultural context. Those roles are socially constructed and are learned through the socialisation process. Additionally, gender diverse individuals face violence and discrimination for not conforming to expectations of 'proper' gender expression, behaviour and presentation. Rigid heteronormative (binary) and colonial laws in many countries make it impossible for non-binary groups to change their legal identity aligned with their gender identity. This situation leaves them systematically discriminated against and unable to access economic, education, health and social security, contributing to them living in poverty. When articulating gender issues it is therefore important to look beyond heteronormative (binary) views.

Forms of gender discrimination are multi-faceted and based on intersecting identities; non-binary, sexual identity, race, disability, age, religion, class, geographical, etc. It is pivotal to not only see one characteristic of identity but use intersectionality as a holistic approach to social inclusion.

At Good Return our programs have a gender equality focus. Good Return acknowledges historical systemic and structural inequalities faced by women and girls that interact with multiple discriminations of identity and lead them to being disadvantaged in accessing finance, technical assistance and financial education. Good Return programs therefore work directly to address these inequalities and aim to achieve a world free of poverty by bridging the gender inequality gap.

Global research has proved that investing in women's economic empowerment sets a direct path towards gender equality, poverty eradication and inclusive economic growth for all. This is a breakthrough strategy that has a multiplier effect in working towards achievement of the UN Sustainable Development Goals.

## **b. Disability**

Good Return recognises that people with disabilities are particularly vulnerable to living in poverty, especially women and girls. As the structures, institutions and attitudes that shape our society are geared towards people without disabilities, people with disabilities are often left behind. Those at an intersection of gender, cultural and linguistic diversity and disability are particularly susceptible to the risks of poverty.

People with disabilities are often excluded from their communities due to:

- Incorrect assumptions that people with disabilities do not need to or are not capable of engaging in society, education, employment and basic services.
- Lack of strengths-based approaches in the international development and humanitarian sector. People with disabilities are often seen as beneficiaries or victims, instead of people with aspirations, gifts and talents who can contribute to society.
- Lack of skill and understanding amongst community members and workers regarding how to engage with and assist people with disabilities.
- Social and development activities and services are often inaccessible to people with disabilities. For example, those with mobility impairments may not be able to travel far, and communication may not include those with sensory or intellectual impairments.

The financial systems in many of Good Return's countries of operation were not designed to be inclusive of people with disabilities. Within the context of microfinance, people with disabilities represent only 0.5% of microfinance clients. With firsthand experience of how inclusive finance can positively impact the life of people with disabilities, Good Return's has a role to play in mainstreaming disability inclusion in the financial sector.

## **c. Social Inclusion**

Close to 1.7 billion adults, or one third of the world's population, are still unbanked. Many of these belong to minority or typically socially excluded groups including women, people with disabilities and people belonging to culturally and linguistically diverse groups. In addition to not participating in the formal financial sector through banking, many individuals have not had the opportunity to acquire financial literacy skills. Where social inclusion refers to the full participation in society by all members of society, we acknowledge the absolute necessity of policies and institutions that promote financial inclusion, which is widely acknowledged as a foundational element to reducing and staying out of poverty.

Good Return recognises the diverse needs that exist in its different countries of operation. We recognise that each country's political and socio-economic history, at both national and international levels, has shaped the structures and institutions that result today in social exclusion of different groups.

In adopting a GEDSI policy, Good Return recognises that gender, disability, race and other aspects of a person's identity that may result in social exclusion should not be viewed in isolation but recognised as part of a bigger picture that promotes equal representation, access and opportunities for all. We promote equality and inclusion in all its forms.

## Guiding Principles

- **Inclusion as a core goal of development:** all programming is intended to reach marginalised and excluded people and therefore should address inequalities. Programs that do not address inequalities in their design and theory of change are unlikely to be successful in the long term and may inadvertently cause harm.
- **Power analysis:** program design and implementation should be grounded in contextual analysis of gender and other power relations, which draws on technical expertise, research and, crucially, lived experience. Approaches should be adaptive and iterative in response to monitoring, evaluation and learning.
- **Meaningful participation and representation:** People are the experts on their own lives and must be consulted on development policy and programming decisions, through their representative organisations and directly. Consultation can happen at many levels and in many ways, but it must be genuine, meaningful, reciprocal and systematic.
- **Do no harm:** A 'do no harm' approach addresses the risks inherent in development programming. Marginalisation and stigma are often accompanied by backlash and violence, considerations that can only be navigated through careful and well-designed programming. This includes the risk of 'doing nothing'.
- **Intersectionality:** Inequalities cannot be treated separately, as they are linked and often compounding. For example, it is difficult to address violence against women with disabilities without understanding how disability affects gendered social roles. Addressing intersectionality is not always straightforward.
- **An organisational approach:** Unless inclusion is deeply and systematically embedded into an organisation's culture, structure and the attitudes of its staff, it is likely to remain a policy aspiration.
- **Accessibility:** Practical access is a crucial enabler of participation in programming. If a training venue only has stairs or if a women's employment programme does not account for childcare, then none of the above will be achieved. Accessibility, however, is not an accident: it must always be planned for and resourced.

## Our Approach to GEDSI

Good Return seeks to deliver high quality GEDSI-responsive programs through social inclusion mainstreaming, the use of a GEDSI monitoring and evaluation framework and certain research initiatives. To achieve this goal, Good Return will seek to understand the local context, educate ourselves and our partners on social inclusion issues specific to the communities where we work, and capture targeted data to inform our research, design and delivery of activities.

Good Return aims to expand its GEDSI metrics through its Annual Business Planning process. The KPIs will be informed by the Social Inclusion Action Plan, which will be reviewed and updated on an annual basis. In order to achieve the above guiding principles, Good Return applies the following approaches:

### 1) Our GEDSI implementation is across our organisation:

Good Return's commitment to GEDSI is reflected in the way we carry out our work, in our Headquarters in Australia and across all our program countries / areas. We do this by:

- Embedding GEDSI into our three-year strategy to steer Good Return's GEDSI approach, and incorporating GEDSI considerations in our various plans and strategies;
- Promoting diversity, equity and inclusion in the organisation by providing equal employment and volunteering opportunities within Good Return by removing unlawful or unreasonable barriers to participation;
- Fostering a culturally diverse, gender and disability-sensitive workplace that is safe, which protects against discrimination and harassment in the workplace and which has accountability mechanisms to address harassment issues, as set out in our Policy Manual, Child Protection and PSEAH Policies;
- Ensuring that all Good Return Staff, volunteers, Board members and any Partner Staff involved in Good Return activities understand and sign the Child Protection Code of Conduct;
- Utilising gender and disability inclusive language in our communications, and refraining from using language that reinforces negative stereotypes, in alignment with our Accessible Communications Guidelines.<sup>2</sup>
- Providing opportunities for Good Return volunteers and employees to regularly participate in training on different aspects of social inclusion.
- Assisting partner organisations in developing and implementing their own organisational social inclusion policies.
- Holding regular meetings of a Social Inclusion Action Group which is made up of at least one representative per department.

DFAT A1.3 ANGO has a gender equality and diversity policy, and the governing body ensures these principles are integrated across the organisation.

ACFID 1.1.1 Members demonstrate an organisational commitment to human rights.

---

<sup>2</sup> [Good Return's Accessible Communication Guidelines](#)



ACFID 1.2.1 Members demonstrate an organisational commitment to the inclusion and representation of those who are vulnerable and those who are affected by the intersecting drivers of marginalisation and exclusion

ACFID 2.3.1 Members demonstrate an organisational commitment to gender equality and equity.

ACFID 2.3.2 Members' planning process includes consultation with those marginalised due to their gender, in particular women and girls, contextual analysis of barriers to their inclusion and identification of opportunities for their participation.

ACFID 2.3.3 Members promote opportunities for those marginalised due to their gender, in particular women and girls, to participate in decision-making.

ACFID 2.3.4 Members monitor and evaluate their progress in promoting gender equality and equity.

## **2) Our program design and implementation promoting GEDSI:**

We embed GEDSI in our programs by incorporating specific GEDSI considerations at all stages of the project cycle, and by applying a twin-track approach to program design, through which we:

- Assess GEDSI in our main activities (in their design, implementation, monitoring and evaluation) to ensure that programs are inclusive, take into account the needs of marginalised people, do not discriminate against them, and do not reinforce inequalities and barriers to inclusion;
- Develop targeted activities where possible to address the specific needs of women, girls, people with disabilities and other marginalised groups and help level the playing field to address structural and historical disadvantage and discrimination.

In line with the twin-track approach, in our program design and development we:

- Work with partners during the concept development stage to identify the marginalised individuals and groups in the community, including women, people with disabilities and other marginalised groups;
- Undertake a social inclusion gender and disability analysis during the program appraisal process in order to understand the power dynamics within the community, the systemic causes of marginalisation and exclusion, and the ways in which vulnerable groups experience the problem;
- Consult with individuals across the spectrum of the target community, including women and girls, people with disabilities, youth, minority people groups, and/or their representatives, Internally Displaced Persons (IDPs) and any organisations that represent the interests of these groups to identify their needs and specific barriers to participation, and how they may be affected in intersecting ways in order to develop feasible tailored strategies to overcome marginalisation and improve both opportunities and ability for social and economic participation in their communities;
- Consider whether GEDSI considerations are best addressed through integration within a mainstream activity, through targeted activities, or both;

- Tailor strategies and activities to address the differences in condition and needs for each group;
- Identify outcomes of the project for each group;
- Provide opportunities to individuals from those groups, including women and girls, people with disabilities, youth, minority people groups, and IDPs, to participate in decision-making.

#### **Monitoring**

- Include measurable GEDSI-specific outcomes and indicators in the Activity Plan (used for monitoring and evaluating each program), including by collecting gender and disability disaggregated data in our programs;

#### **Evaluation**

- Evaluate programs to reflect on the GEDSI outcomes, discussing those evaluations with staff, partners and relevant stakeholders and incorporating the lessons learned in future programs.

DFAT B3.1 ANGO has a gender equality policy and incorporates gender equality practices including contextual analysis of gender barriers, opportunities to enable inclusion, strategies to promote gender equality and targeted M&E.

DFAT B3.2 ANGO incorporates disability inclusive practices including contextual analysis of barriers for people with disability, opportunities to enable inclusion and targeted M&E.

ACFID 2.3.1 Members demonstrate an organisational commitment to gender equality and equity.

ACFID 2.3.2 Members' planning process includes consultation with those marginalised due to their gender, in particular women and girls, contextual analysis of barriers to their inclusion and identification of opportunities for their participation.

ACFID 2.3.3 Members promote opportunities for those marginalised due to their gender, in particular women and girls, to participate in decision-making.

ACFID 2.3.4 Members monitor and evaluate their progress in promoting gender equality and equity.

ACFID 2.4.1 Members demonstrate an organisational commitment to the inclusion of people with disabilities.

ACFID 2.4.2 Members' planning process includes consultation with people with disabilities and contextual analysis of the barriers to social inclusion and participation.

ACFID 2.4.3 Members promote opportunities for people with disabilities and/or their representative organisations to participate in decision-making.

ACFID 2.4.4 Members monitor and evaluate their progress in promoting the empowerment of people with disabilities.

### **3) Our partners who share our commitment to GEDSI:**

Good Return carries out its development activities through partners on the ground. In order to undertake our development work with an effective GEDSI focus, we work

with partners who share our understanding and commitment to GEDSI, and support them in developing their GEDSI approach. This involves:

- Selecting and working with implementing partners who are committed to promoting or mainstreaming GEDSI in their context;
- Supporting our partners in assessing and building their own understanding of, and capacity to implement GEDSI in their work where possible;
- Seeking input from experts and other civil society organisations to identify good practices and solutions for achieving equality and inclusion and looking for opportunities to engage other organisations who may be more able to address needs or issues that are beyond the scope of our organisational strategy or expertise.

DFAT B3.6 ANGO undertakes periodic assessments of its own and it’s implementing partners’ gender equality practice.

DFAT B3.7 ANGO has a Disability Inclusion Policy and undertakes periodic assessments of its own and its implementing partners’ disability inclusion practice

ACFID 2.4.1 Members demonstrate an organisational commitment to the inclusion of people with disabilities.

**4) We hold ourselves accountable:** Our GEDSI approach will only be effective if we allow for feedback, reflection and growth. To achieve this, we:

- Provide locally appropriate, safe and confidential mechanisms for people to provide feedback and raise concerns or complaints about Good Return, its staff, volunteers, or activities, and those of its partners – this is implemented through our Complaints Resolution and Whistleblowing Policies;
- Periodically assess our own GEDSI practice in the organisation, the degree to which the policy is being implemented, and incorporate lessons learned into future policy and strategy design.

## Accountability

To achieve Good Return’s approach to GEDSI, accountabilities are set and followed as follows:

| Departments   | Approach   | Accountable Person          |
|---------------|--|-----------------------------|
| Programs      | Select partners who share our commitment to GEDSI                            | Program Director            |
| Programs      | Our program design, implementation, monitoring and evaluation promotes GEDSI | Program Director            |
| HR/Operations | Our GEDSI implementation is across our organisation                          | Board/CEO<br>HR Coordinator |

|               |                               |                             |
|---------------|-------------------------------|-----------------------------|
| HR/Operations | We hold ourselves accountable | Board/CEO<br>HR Coordinator |
|---------------|-------------------------------|-----------------------------|

## Policy Updates

This policy will be updated every three years, or earlier if required. The updates will align with DFAT and ACFID guidance. The update will be led by a Social Inclusion Specialist, with the support of gender inclusion focal points, disability inclusion focal points, cultural diversity focal points and a compliance specialist. The updated policy will be approved by the Board of Directors.

## Tools and guidelines

Below are links to the tools and guidelines used to ensure Good Return’s team remains aligned with our social inclusion commitments on an organisational and programmatic level.

- Accessible Events Guidelines ([AEG](#))
- Gender Assessment Tools ([GET](#))
- Social Inclusion Checklist ([DD&SI](#))
- Inclusive Language Guide ([ILG](#))

---

<sup>3</sup> As at January 2022 the Gender Assessment Tool is under review, to be developed into a GEDSI mainstreaming guide.