

## Empowering Champions of Change: Training Sessions Enable BankIslami Staff to Better Serve Women Customers in Pakistan

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In a significant stride towards improving women's access to financial services, the State Bank of Pakistan (SBP) introduced the Banking on Equality Policy (BOE) in September 2021. This initiative aims to dismantle the systemic barriers that prevent women from accessing financial services. The policy outlines several initiatives that financial institutions must implement to create a level playing field, including training to help staff better serve women customers.

In line with this vision, BankIslami, a leading Islamic bank in Pakistan, sought support from Asian Development Bank's (ADB) Women Finance Exchange (gWFX) for a tailor-made training program, *Mastering the Art of Elevating Service for Women Customers*.

The gWFX "Training of Trainers" sessions with BankIslami were held in **Karachi on 3–4 October**, offering two intensive days of learning. The sessions were based on a training needs assessment that included focus group discussions with BankIslami staff and women customers, along with insights from interviews with the leadership team.



BankIslami is the **first Islamic Bank in the world** which is supported by Asian Development Bank's (ADB) Women Finance Exchange (gWFX) for development of its "Training-of-Trainers" (ToT) component and e-learning modules to enable a group of BankIslami employees to become internal gender champions. The goal is to empower staff, particularly those serving women-led micro, small, and medium enterprises (WMSMEs), to enhance engagement and improve the value proposition for female customers.

The training was grounded in Islamic banking principles to ensure that Shariah-compliant practices are upheld. It equipped staff with the skills to understand women's financial needs, address cultural sensitivities, and create a more inclusive and welcoming environment. As a result, BankIslami is working towards fostering trust, expanding financial inclusion, and improving service delivery for women, particularly in underserved communities.



Rooted in adult learning principles, the training methodology moved from theory to practical application through discussions, group work, and self-reflection exercises. Real-life examples from the focus groups helped surface foundational beliefs and biases affecting service delivery. For instance, some women customers shared that they often sign documents without fully understanding them because they feel hesitant to ask questions. Training participants learned inclusive communication techniques and empathy mapping to better understand and support women on their financial journeys.

The training also addressed privilege and power dynamics that may impact customer experiences. For example, participants explored how to avoid assumptions such as expecting a male relative to accompany a woman for account opening or presuming women lack business experience. By identifying service gaps and trust points in the customer journey, participants built practical skills for fostering a more inclusive banking environment. The sessions concluded with the creation of branch-specific 30-day action plans and a toolkit for the newly trained gender champions, including engagement strategies and refresher course guidelines.

*“We are pleased to partner with the ADB’s Women Finance Exchange team for this meaningful initiative and contribute as a responsible financial institution. At BankIslami, we believe financial inclusion is essential to true empowerment, and initiatives like these are central to advancing that goal. It’s not about symbolism — it’s about doing the work, listening closely, and delivering real financial solutions. We’ve trained our team to show up with competence, because every woman deserves to feel heard, valued, and in control of her financial journey,”* remarked Ayesha Ashraf Jangda, focal person for the Banking on Equality policy & Women Banking at BankIslami.

*“Gender sensitivity in the workplace is essential not only for empowering our employees but also for better serving our diverse customer base, especially women. Through our collaboration with the Asian Development Bank, BankIslami is reinforcing its commitment to*

*inclusivity and enhancing the banking experience for women customers across Pakistan,”* commented Zeshan Ahmed, Head of Training & OD at BankIslami.

The launching ceremony of the "Training of Trainers" sessions was attended by Mr. Shauzab Ali, Principal Project Officer (Financial Sector), Asian Development Bank. From BankIslami team by, Mr. Rizwan Ata, President & CEO, Mr. Imran Haleem Shaikh, Deputy CEO, Ms. Saira Gabol, Head of Human Resources, Mr. Zulfiqar Lehri, Group Head Consumer and Channel Sales and Mr. Sameel Noman Qureshi, Head Products, among others.

This collaboration between BankIslami and ADB's gWFX marks a pioneering step toward transforming the banking experience for women in Pakistan. It reflects a broader global shift as financial institutions increasingly recognize the vast potential of the women's market, particularly women entrepreneurs.