


SPECIAL REPORT

DIVERSITY & INCLUSION





“D&I has become a license to operate – a license issued by our customers, employees, and the communities in which we operate.”

Letter from the Editor

Diversity and inclusion (D&I) is an idea whose time has come, and it's here in the face of rampant inequality, growing socioeconomic divides, and social movements that make it impossible to ignore.

The numbers are in: we know that companies in the top quartile for gender diversity are 15% more likely to have financial returns above their respective national industry medians. Once a competitive advantage, D&I has become a license to operate – a license issued by our customers, employees, and the communities in which we operate.

It's also a topic that's close to our hearts at The Catalyst. With operations in over 90 countries and roots dating back over 50 years, Palladium solidified our commitment to creating a diverse and inclusive working environment as recently as 2016.

Fast forward four years, and now women make up over half of our managing partners, with other structures in place to bring diversity of thought and inclusion to the company's leadership and decision-making. Our equal pay gap, once as high as 21% in parts of the business, is now less than 2% globally. Engagement is up, attrition is down, and there's always more work to be done.

Whether you're looking to grow your bottom line or to do what's right by your stakeholders (or both), this is a topic that warrants your attention.

The articles in this second edition of our quarterly Special Report are curated from those published by our thought leaders over the past 18 months. Each approaches diversity and inclusion from a different perspective, be it a particular industry, stakeholder, case study, or point of view.

I hope you'll find something in these pages that resonates with you, and if so, I welcome you to get in touch.

All the best,

Elizabeth Godo

Director of Communications, Palladium
info@thepalladiumgroup.com

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For Real Diversity, Businesses Need to Think Beyond Gender Parity

BY

Rosanna Duncan

Chief Diversity Officer, Palladium

APPEARED IN

People Management



ABOUT THE AUTHOR

Rosanna is Palladium's Chief Diversity Officer and Global Sustainable Business Lead. She draws upon a 20+ year record of multi-sector achievement that includes embedding D&I contractor requirements into Europe's largest infrastructure project, High Speed Rail (HS2). Underpinning her experience are a PhD and membership of the Chartered Institute of Personnel and Development (CIPD), as well as a significant body of research and internationally published work on a range of D&I-related topics.

We've seen huge strides in recent years toward gender diversity around the top table of business. According to the latest Hampton Alexander review, the number of women on FTSE 100 boards is now over 30 per cent. The official UK target is that by 2020, a third of senior leadership positions in the FTSE 350 should be filled by women.

But can there be a meaningful impact on an organisation beyond the boardroom if we're not mindful of other aspects of diversity including the ethnicity and, critically, socio-economic background of our leaders?

We know that true diversity of thought adds real value to the bottom line of any business, as a range of perspectives improves decision-making at all levels. Gender parity is just one piece of the inclusion jigsaw. And yet, in the rush to achieve gender parity targets in the boardroom, we risk seeing women as a homogenous group, when female board members are often likely to be from

“The result is not only a lack of diversity, but an organisation whose priorities and decisions are all made through the same lens.”

similar backgrounds (and bring similar perspectives) to their male counterparts.

In fact, research shows that women who sit on FTSE 100 boards have three times the educational qualifications of the men who sit alongside them. It stands to reason that women from less economically advantaged backgrounds face even greater barriers as they are less able to access that kind of education, and the social networks that come with them.

The result is not only a lack of diversity, but an organisation whose priorities and decisions are all made through the same lens.



“The challenges of creating a diverse and inclusive organisation cannot be solved by female representation alone.”

Consider a scenario where a board is presented with an HR strategy for a new work shadowing program. A homogenous group of people may not anticipate the number of qualified applicants without the means to work for free. They could include lone parents, people with caring responsibilities, or young people who lack the support of the Bank of Mum and Dad. Ultimately, the board’s limited perspective could prevent them from shifting the needle on diversity and inclusion throughout the business, regardless of gender parity.

A non-diverse board can prioritise postgraduate qualifications that are often unnecessary and more accessible to those from economically advantaged backgrounds.

Existing leaders seek future leaders of the same age and similar career experience to them, even though the number of years spent in a role is not a reliable indicator of future performance. This can act as a barrier to young people and those who

have had to take time away from the job market, either because of a health condition or due to caring responsibilities.

Simply put, while increasing female representation at the highest level is crucial, the challenges of creating a diverse and inclusive organisation cannot be solved by female representation alone.

I’ve spent several years working for Palladium, which operates in some of the world’s most challenging environments. It’s ironic that the sector is dominated by those who, irrespective of gender, are likely to be from well-off backgrounds.

That is why in addition to gender parity at the board level, Palladium has made such a concerted effort to increase diversity and inclusion across its wider leadership team, shareholder base, and beyond. This developed from a recognition – which began in the boardroom – that people strategies set at the top, such as talent acquisition and employee retention, establish a tone which promotes the

creation of a truly diverse and inclusive working environment.

The challenges are complex, and there is not one silver bullet. Gender parity on boards is not a panacea or a quick fix, but rather just one part of the puzzle.

Diversity must be viewed in its widest context. My challenge to all those who occupy a seat in the boardroom is to build an open and accessible culture of real opportunity which permeates throughout the fabric of the businesses they lead. [P](#)

International Development Lacks Diversity – And It’s Holding Us Back

BY

Christopher Hirst

Chief Executive Officer, Palladium

APPEARED IN

**Thomson Reuters
Foundation News**



ABOUT THE AUTHOR

Christopher has been with Palladium for over 20 years. As CEO, he’s passionate about positive impact whilst creating value for the company and clients. Prior to this, Christopher served as Managing Director of Strategy and Corporate Development, which included identifying, analysing, and capturing new business opportunities globally, as well as Palladium’s Impact Investing Asset Management and Advisory business services. He has held senior management roles on projects across the globe.

“We limit our workforce out of the gate to those who can afford to pay for education and work for free.”

There’s an ongoing problem in traditional development and aid. We’ve set up significant barriers to enter this industry, from requiring post-graduate degrees to prioritising volunteer experience for entry level positions.

We limit our workforce out of the gate to those who can afford to pay for education and work for free. We are weakened by the lack of diversity that comes from a range of voices, in particular those from disadvantaged groups which ironically, are often the ones with the most contextual understanding and empathy for the problems the industry tries to solve.

As Palladium’s incoming chief executive officer, I’m acutely aware of the privilege I’ve had throughout my career: I am from an affluent country (Australia) with an

above average household income; I am well-educated, white, and male.

I’ve spent the last 20 years working on programs from Papua New Guinea to Zimbabwe to the United Arab Emirates, committed to improving societies, economies, communities, and people’s lives. I’m passionate about what I do, and confident in my ability to create positive impact through Palladium’s work.

However, it is blatantly obvious to me that to tackle the world’s biggest problems, we need more perspectives at the table than my own.

This has been a longstanding problem. In 2013, a [government review in Britain](#) called out the development sector’s “appalling record” when it came to employing the country’s own minority population – not to mention reflecting the communities in which we work.

Meanwhile, the need for diversity is being felt in other industries as well. We’re currently seeing a trending push to correct the lack of diversity in Silicon Valley in the United States, where just this year [Google still reports](#) that “women make up 30.9% of [their] global workforce, and...2.5%



“Many of us leading today have benefitted from the status quo, but we must do what we talk about.”

is black”. This lack of diversity has been called the [tech industry’s “Achilles’ Heel”](#) and I believe we in the development sector have the same weakness.

Because we lack diversity within development, we are limiting our potential impact. The diversity I am talking about specifically goes beyond gender and race – though without this we won’t get far – and includes diversity of culture, economic opportunity, perspectives and thought.

It’s been [reported in Forbes](#) that “Diversity of thought should be our single most powerful competitive advantage in our work groups and organisational teams.” We can make better decisions and discover better innovations when we factor in a wider variety of perspectives.

Going a step further, [Deloitte explains](#) that “Each human being has a unique blend of identities, cultures, and experiences that inform how he or she thinks, interprets, negotiates, and accomplishes a task”, and provides a useful list of the benefits of pursuing diversity of thought: it guards against groupthink, can increase the scale of new solutions, and can better match the right people with the right roles.

Diversity of thought looks not just at a degree or a checked demographic box, but realises the potential of each person’s unique perspective and competencies.

Palladium’s chief diversity officer, Rosanna Duncan, has previously spoken about the [irony of the aid sector](#), saying, “It’s strange that in development we create opportunities to work on poverty, inequality and inclusion, but actually the processes we use to attract staff are not inclusive.”

As the CEO of Palladium, a global impact firm with 2,500 people in over 90 countries, I want to use my position to change our recruiting practices, and lead others in the industry to do the same.

Introducing blind recruitment (e.g., removing identifying characteristics like name and gender from applications) will help us to overcome our unconscious biases.

Our assessments should be competency-based rather than focusing on years of experience or education attained, and we need to widen our applicant pool by leveraging non-traditional sources,

including job boards and referrals that go beyond the usual suspects.

Ultimately we need to create space for applicants with non-traditional paths and fewer degrees to be able to enter our industry, bringing their unique perspectives with them. We’re trying to solve the most challenging problems in the world, and we won’t get far unless we bring more voices to the table.

Many of us leading the development sector today have benefitted from the status quo, but we must do what we talk about in development: work ourselves out of a job, solving the deep-rooted issues instead of providing short-term, feel-good solutions, and use our privilege to have a positive impact. [♻️](#)

Why We Need to Engage Local Women in Emergency Response

BY

Sinéad Magill

Managing Partner, Palladium

ABOUT THE AUTHOR

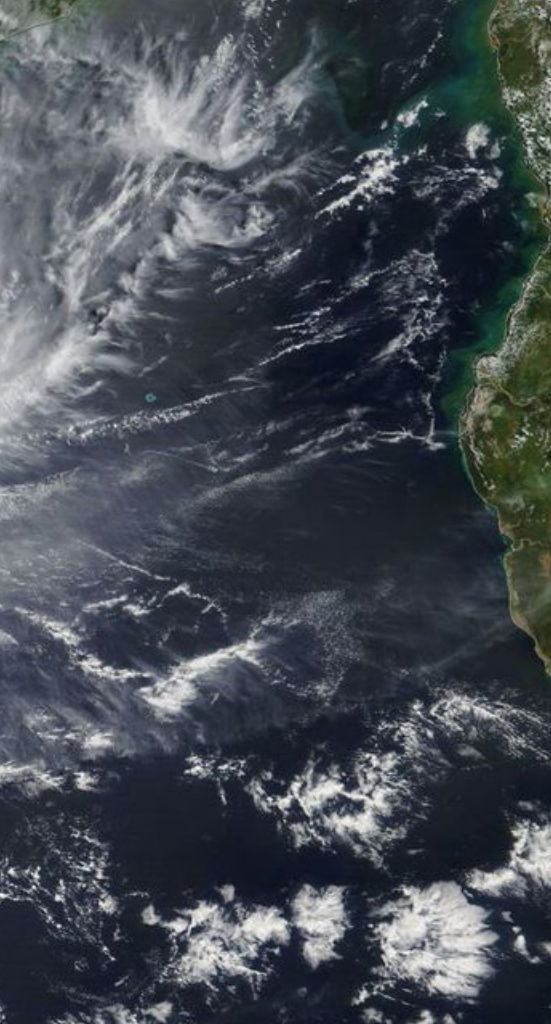
Sinéad leads Palladium's donor-funded business including delivery of the UK Government's Humanitarian and Stabilisation Operations program. Sinéad has over 15 years of experience leading governance, security, and justice programs. She played a key role in DFID's programming in Iraq and subsequently delivered programs in Afghanistan, Palestine, Uganda, and Syria. Sinéad was featured in Management Today's 35 Under 35 and won the Women of the Future Business Award.

“90% of any humanitarian response is carried out by local responders, many of whom are women.”

When disaster strikes, the first hours and days can mean the difference between life and death. As the international community works to mobilise, local responders are immediately busy saving lives – providing clean drinking water, building emergency shelters, and digging through rubble for survivors.

In fact, 90% of any humanitarian response is carried out by local responders, including neighbours, family, communities, local governments and health workers, local NGOs and religious groups, many of whom are women.

For years, the humanitarian community has been talking about the need to “localise” emergency response – essentially giving more decision-making power over how aid is delivered to the recipients themselves. Engaging local women is the only way to make disaster preparedness, response, and recovery as efficient and effective as possible.



“Female responders have better access to other women and children, and often to marginalised communities.”



Source: World Health Organization

NOT JUST VICTIMS AND SURVIVORS

Women play a pivotal role in all life-saving sectors, from health care and food security to shelter and social protection. And yet, the role of female responders, whether individual or as part of official or unofficial organisations, is often overlooked, undervalued, or ignored. Experience tells us that:

1. Women are an invaluable resource for building a better understanding of communities' needs and informing decision-making. If we only work through male-dominated structures to understand the problems and the help required, then we'll only ever be working with an incomplete picture.
2. Female responders have better access to other women and children, and often to marginalised communities. In some cultures, women are not able to meet or speak candidly with male responders, but can do so with other women. Women are often the primary caregivers of family members, and so increased access to women by female responders means better access to children, and often to the elderly and the disabled.
3. Women are crucial in getting communities back on their feet once the initial emergency response is over. Women are often the ones responsible for ensuring their family's basic needs are met, whether by staying back to rebuild lives once men return to the workforce, or taking on paid work in addition to their unpaid labour.

BETTER ISN'T NECESSARILY CHEAPER

Recognising that women are agents of change and boosting their decision-making power in humanitarian work requires an upfront investment. Traditional humanitarian structures have failed to engage local women because it's often male-led organisations that are able to grow and evolve to meet donors' partnering and sub-contracting requirements. We need to build the capacity of women-led organisations so they can qualify for funding. We also need to spend more time identifying capable women-run organisations, beyond our usual go-to's.

Some of the planning and response activities can also be more expensive if we are to properly involve women. For example, for security reasons, more individuals may be needed to carry out certain tasks if women are responding. Or additional toilets or bathing facilities may need to be built for women, and support provided to help women step away from or manage their day to day caregiving responsibilities.

But the investment is small when considering the long-term benefits, both in terms of improving the effectiveness of humanitarian aid and in promoting gender equality.

Local women must have a bigger say in how humanitarian aid is delivered. As organisations working in the humanitarian and development space, we need to do more to raise their voices and support their leadership. [↪](#)

The Digital Divide is Growing

BY
Tara Nutley
Vice President, Palladium



ABOUT THE AUTHOR

Tara leads the Data, Informatics and Analytical Solutions practice at Palladium. She has over 25 years of experience in global health, measuring program performance, translating data into policies and programs, scaling up evidence-based practices, and strengthening information systems. She has published numerous papers in peer-reviewed journals, developed tools and curricula to strengthen data use, and represents Palladium on multiple global technical steering committees.

“The negative outcomes of the digital divide will only worsen as the pace of digitisation increases.”

Approximately 4 billion people are without access to the internet. Digital technologies have revolutionised the way we interact with the world around us, from the way we socialise, do business, and access services, to how governments are run. But despite the unprecedented expansion of digital technologies worldwide, the gains from digital access – including the potential to live freer, healthier, and more prosperous lives – are experienced by those already in positions of privilege, while populations in low- and middle-income countries are predominantly excluded.

HEALTH SERVICES

To illustrate, at least half of the world's population is unable to obtain essential health services, and many households are pushed into poverty because they must pay out of their own pockets. Improving access to useful and affordable financial products and services (including transactions, payments, remittances, savings, credit, and insurance) in a sustainable way is a powerful tool to help disadvantaged populations build assets.

Today, products such as mobile savings accounts allow individuals to save for costs associated with future hospital visits and procedures. Mobile money systems enable citizens to pay insurance premiums to

government health plans. Digital vouchers incentivise health-seeking behaviour and increase utilisation of life saving health services. The data from the use of digital services is helpful to inform decision makers about the behaviours of vulnerable populations so that they can improve and target health services and financial products directly. Without access to digital technology, the vulnerable continue to fall deeper into poverty while their health suffers.

GENDER DIVIDE

Inability to access digital solutions can impact more specific marginalised groups as well. According to the GSMA's Mobile Gender Gap Report, women in low- and middle-income countries are 10 percent less likely to own mobile phones than men, which amounts to 184 million fewer women with mobile access. The gap widens when it comes to using mobile Internet, with 26 percent fewer.

Cost, social norms, security and harassment, trust, and digital literacy are all barriers that prevent many women from connecting to the world in the same way as men, impacting their health and financial status.

In an effort to address some of this



“Digital inclusion is a cornerstone of inclusive growth, and now is the time to recognise the digital inclusion opportunities and challenges faced by organisations.”

Attrition is also higher among women in the digital sector, with research suggesting that family life demands and workplace discrimination (such as unequal pay and less access to advancement opportunities) are to blame. Couple this baseline context with a rural location, having a disability, or being part of an ethnic or religious group that is often discriminated against, and the digital gap increases.

WHAT CAN BE DONE

The negative outcomes of the digital divide will only worsen for all marginalised populations as the pace of digitisation continues to increase. We need a concerted focus on digital inclusion.

Recognition, commitment and collaboration is the starting point. Twenty countries have made Internet access a fundamental or citizen right, and many have digital inclusion strategies, policies or programs in place. Global initiatives such as the International Telecommunications Union (ITU) (the United Nations specialised agency for ICT) are actively working to coordinate efforts at the global and national levels. Donor agencies such as USAID are developing digital inclusion strategies to ensure open and inclusive digital ecosystems that contribute to development and humanitarian assistance outcomes. Civil society groups and many businesses are prioritising inclusion efforts.

As participants in and often creators of the digital ecosystem, it's our responsibility to contribute to these efforts as well.

After two decades working in international development tackling some of the largest health challenges facing the world's population, I now have the privilege of

leading Palladium's Data, Informatics, and Analytics Solutions team. I work with colleagues and global partners to develop digital solutions for collecting, analysing, sharing and using data, as well as to operationalise the use of digital products. Both work streams require guiding strategies and operating models to ensure digital inclusion.

The approach my team takes puts these strategies at the heart of all we do, and other businesses can do the same to prevent their work from contributing to an ever-increasing digital divide. For instance, we keep the principles of digital development front and centre to guide the integration of best practices for technology-enabled products and services. We regularly conduct digital skills assessments at the pre-design stage to ensure that products are fit for purpose for end users. We work with governments to develop governance structures for digital information systems and data access and sharing policies to protect individual private information. We develop gender strategies that collect and analyze data from a gendered perspective. And we actively implement, monitor, and evaluate strategies to ensure that they're effective.

Digital inclusion is a cornerstone of inclusive growth, and considering the pace of digital advancement, now is the time to recognise the digital inclusion opportunities and challenges faced by organisations. We have an opportunity to bring first-hand practical insights into functioning in a digital world to shape consensus on how we do business. Join me in ensuring that none are left out of today's knowledge and information society. We can close the digital divide. [eP](#)

last year, BRAC Uganda transformed its microfinance operation into a bank, allowing it to offer savings accounts, money transfers, insurance, and other financial services to rural Ugandan women, with more recent emphasis put on developing a digital strategy that will tailor digital solutions to the needs of its target clients.

“Poor rural women, who are our primary customers, really want savings and deposits,” BRAC's Shameran Abed told investment news site ImpactAlpha. But access has been limited or non-existent.

For Alistair Mackie of Enclude, Palladium's Capital Advisory business and the team that advised BRAC on this transformation, empowering women with digital technology is key to social and economic growth.

“What we're really talking about is financial inclusion,” he says. “Technology is the next-stage enabler to include many more communities.”

COMPOUNDING EFFECT

We also see the effects of low digital access compounding amongst women in more developed economies. Information and Communications Technology (ICT) is a growing profession, and yet only 24 percent of employees in ICT industries globally are women.

Global Development Needs Young People of Color

BY

Alonzo Fulgham

Former Acting Administrator of USAID /
Board Member, Palladium

ABOUT THE AUTHOR

Alonzo sits on Palladium's Board of Directors and brings over 30 years of international development and global leadership experience. He has lead U.S. government development policy, and advised the Secretary of State, National Security Council, and Congress on leading organisation change. Alonzo was the first Chief Operating Officer of the United States Agency for International Development (USAID) and was appointed Acting Administrator of USAID by President Barack Obama in 2009. He is currently the President of Galileo Energy Partners, BV.



Every time I think about the best-case scenarios for economic development in Africa, the Caribbean, Asia, the Middle East and Latin America, I can't help but ask myself where the change will begin? And who will lead this change?

The community of people, agencies, investors, and groups dedicated to international development has never been larger. But if America's young people of color don't soon get involved at a significant level, how will we, a global community, ever establish a legacy impact anywhere else that people of color live?

BUILDING TRUST

I remember being in Haiti as a young Peace Corps volunteer in the early 1980s. I certainly hadn't mastered French or Creole, and yet I saw myself reflected in the communities with whom I worked. The people looked like me, and in many ways, they were dealing with some of the same challenges I had experienced growing up in the inner city of Boston.

I recognized their need for resources, representation, and redress of the conditions of lack and legitimacy they still face to this day. I was there with a sense of optimism, and the Peace Corps felt they could use my ability to "speak" to those needs.

“The relationships I built were often stronger than those of my majority counterparts, particularly as pushback against the idea of ‘white saviors’ materialized.”



“These are the qualities that can lead to sustained and effective careers in statecraft, global policy, and international development.”

That was the beginning of a career spent working in many places throughout the world where the people looked like me. Over my many years in international development – beginning as a staffer through to my role as the head of USAID – I worked to develop infrastructure, capacity, and resiliency for people of color and diverse cultures. And, rightly or wrongly, I had better access, information, and opportunities to collaborate because I was able to relate with people who felt I resembled them or could better empathize with their plight.

The relationships I built were often stronger than those of my majority counterparts, particularly as pushback against the idea of “white saviors” materialized. We speak in the development industry about the need to “localize” our interventions, as communities justly question our motivations and demand to be included in the solutions we’re implementing. Collaboration with local communities is recognized as the most effective way to

deliver aid, but building those partnerships and designing solutions together requires trust and relatability – something I’ve been able to achieve in part because of the unique characteristics I possessed, in the communities’ eyes, as an African American who was there to help.

THE NEXT GENERATION

I’ve had the privilege of mentoring a number of young people who’ve also had an inkling that life in global policy and international development might suit them. Among the ones I thought could be most successful, there have been a few common strengths.

- They demonstrate genuine curiosity about the way other people live.
- They feel empathy for others and have often experienced socio-economic distress in their own lives.
- They’re confident in their ability to lead when called upon, with humility that would allow them to serve.

These are the qualities we must seek out in young people of color today – qualities that can lead to sustained and effective careers in statecraft, global policy, and international development.

Right now, a number of initiatives are underway to find, engage, and equip this next generation of diverse, young problem solvers. Fisk University, for instance, has partnered with the Council on International Education Exchange (CIEE) to provide [75 free passports](#) to underrepresented students to study abroad.

But more opportunities are needed for young people of color to go out and experience what needs to be done. Only this first-hand experience will provide the kind of foundation our youth need to move the needle on the world’s most pressing challenges – to achieve meaningful change and enduring global development.

3 Diversity & Inclusion Trends to Watch in 2020

BY

Elizabeth Godo

Director of Communications, Palladium

ABOUT THE AUTHOR

Elizabeth is Editor-in-Chief of The Catalyst and leads Palladium's global brand, marketing, PR and employee communications team. She brings 15 years of experience creating compelling and influential communications with a direct link to business results, shaping multiple Fortune 500 companies. She is a published author and frequent speaker on topics related to strategic communications, and holds a Gold Quill Award from the International Association of Business Communicators (IABC).



Diversity & Inclusion has proven to be more than a passing trend, and it's no wonder given the strong business case for a diverse and inclusive workforce – and the social movements that make D&I impossible to ignore. But while some companies have managed to reap the many benefits of their D&I strategies, others have been spinning their wheels.

As we enter 2020, [Dr. Rosanna Duncan](#), Chief Diversity Officer at Palladium, anticipates a few key trends we can expect to see, and the ones that will have the most impact on companies and their people.

MORE CHIEF DIVERSITY OFFICERS

Real change must be driven from the top of any organisation. One of the biggest risks to a company's D&I strategy is the perception

“What gets measured gets done, and diversity is no exception.”

that D&I is compartmentalised, a bolt-on to HR, or of too little strategic value to merit a proper seat at the table.

“Companies that do this well understand the importance of a very senior leader with a global view and a strong mandate to drive change,” says Duncan. “In 2020, as more Boards and CEOs wake up to this reality – in many cases through their own failed initiatives and the hard-won lessons of others – we're going to start seeing more Chief Diversity Officers like myself.”



FOCUS BEYOND GENDER

The past year has been dominated by discussions around gender diversity, but this is just one piece of what Duncan calls the “inclusion jigsaw”.

“Women are not a homogeneous group, and gender parity does not equal diversity or inclusion when women are only being recruited and promoted from the same privileged backgrounds as their existing male counterparts,” she says.

Diversity of thought requires an intersectional approach, with just as much emphasis on socioeconomic and other minority backgrounds as on gender. In 2020, we’ll see more analysis of how different types of inequality intersect, and will be able to shift our recruitment practices, selection criteria, cultures, and unconscious biases toward the necessary action for meaningful change. [♻️](#)

BETTER METRICS

What gets measured gets done, and diversity is no exception. Basic measurements, such as the number of women in particular roles and the gender pay gap, are frequently collected and discussed. But these types of oversimplified calculations miss the root causes at play, and can prevent companies from taking the actions needed to really move the needle.

This is why Duncan is an advocate for measuring ‘equal pay’ using the comparison method, which compares directly between men and women in a particular salary band.

“By looking at how people are paid for the same work, we can better identify

“Gender diversity is just one piece of the ‘inclusion jigsaw.’”

trends and anomalies and take action,” she explains. “We can also make global comparisons, and tie meaningful KPIs to senior leaders’ pay.”

Duncan reports that improving the quality of the metrics at Palladium has had a huge impact, and as data science continues to increase in popularity, more companies will choose to equip their D&I leaders with ever more sophisticated data and set more ambitious KPIs.

About The Catalyst

The Catalyst is Palladium's online publication, delivering news, perspectives, and in-depth reports from the front lines of our global work. Many of the stories are written by Palladium employees and partners, sharing their experiences and expertise as they work to solve the world's greatest challenges.

The Catalyst aims to inspire, educate, and embolden all readers, from experts in international development and C-Suite executives, to impact investors and community leaders.

About Palladium

Palladium is a global impact firm, working at the intersection of social impact and commercial growth. For over 50 years, we've been helping our clients to see the world as interconnected – by formulating strategies, building partnerships, and implementing programs that have a lasting social and financial impact. We simply call this “positive impact”.

We work with corporations, governments, investors, communities, and civil society. With a global network operating in over 90 countries, Palladium is in the business of making the world a better place.

www.thepalladiumgroup.com

