Equality, Diversity and Inclusion: ARB's Strategy

Purpose Union
November 2024

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Executive Summary

Executive Summary

Purpose Union has been engaged to develop an EDI strategy for the Architects Registration Board.
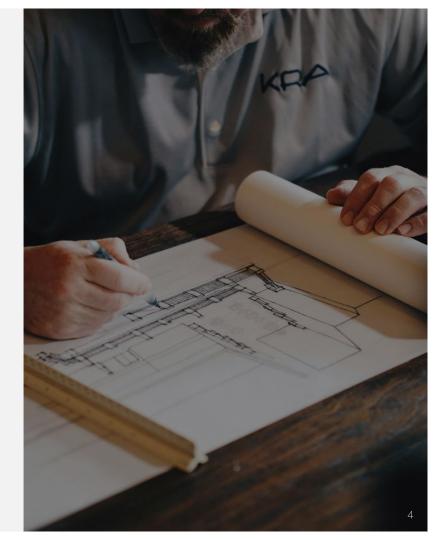
The *audit phase* included:

Conducting a landscape review of the key EDI conversations in architecture and the wider corporate world, benchmarking the EDI activities of peer organisations, gathering stakeholder insights and reviewing key ARB documents.

The *diagnostic phase* included:

A SWOT analysis of the research conducted during the audit phase and establishing and workshopping our theory of change for the EDI strategy.

The *development phase* included:

Co-development of the EDI strategy goals, activities and theory of change.

ARB EDI Strategy Summary

Organisational Purpose
To ensure that architects are competent and behave with integrity.

Vision
An inclusive profession, reflective of the societies it serves and committed to reducing barriers to equality.

Values
Collaboration, Innovation, Commitment, Each Other

Our levers   Regulating   Convening   Partnering   Amplifying   Facilitating

GOAL 1	GOAL 2	GOAL 3	GOAL 4
A more inclusive ARB	Increased access to the register for underrepresented groups	More inclusive workplace cultures that remove the barriers to progression	An end to discrimination and sexual harassment in the profession

Activities 2025-28

- Establish 'EDI in Action' Working Group
- Establish an ERG
- Staff, associate and customer surveys
- Implement a diverse hiring approach.

- Evaluate the impact of our reforms on access to the profession through an intersectional lens
- Data collection from architecture students
- Implement strategy for engaging students

- Enhance EDI data collection from the register
- Establish Senior Leaders Taskforce in partnership with a professional body
- Review the Code of Conduct through an EDI lens
- Develop 'Better culture for better built environments' initiative

- Update Code of Conduct and Practice
- Discrimination resource hub
- Review relevant OfS conditions for accreditation
- Communications campaign (per *Better culture* initiative) to end discrimination and sexual harassment.

TARGET GROUPS
ARB colleagues | Architects from minoritised backgrounds on the Register | Students | Architecture leaders
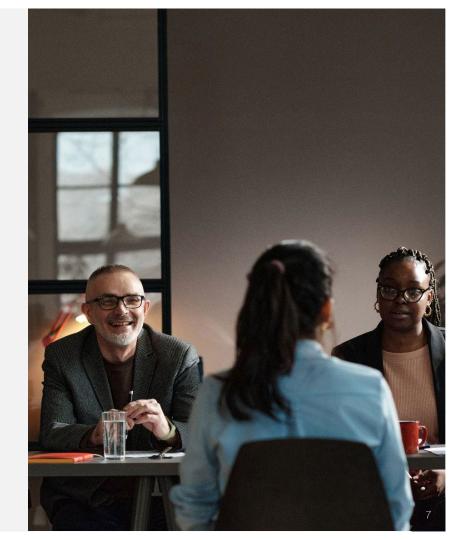
PURPOSE UNION

The Strategy

The Vision

The vision of this EDI strategy is to is to create an inclusive profession, reflective of the societies it serves and to remain committed to reducing barriers to equality.

Although ARB has statutory obligations that places limitations on the extent to which it can demonstrate leadership on the EDI agenda, there is evidence of significant concerns relating to EDI for the sector. The Culture and Misconduct research led by Thinks describes many of the current EDI related issues in the sector, particularly highlighting issues of burnout, poor work-life balance and the prevalence of harassment and bullying, discrimination and sexual misconduct.

There are a range of opportunities for ARB to strengthen its approach to EDI including the standards being set for conduct and practice for the profession as per the Architects Act 1997:

> *"We set the standards of conduct and practice the profession must meet and take action when any architect falls below the required standards of conduct or competence"*

Levers for ARB

As the regulator of the architecture profession, the ARB has certain powerful levers it can use to effect change. These levers are what will enable it to achieve its vision for EDI:

Regulating	**Convening power**	**Partnership working**	**Amplifying**	**Facilitating**
Able to shape the standards of conduct and practice the profession must meet and decide on the action taken if any architects do not comply.	Able to quickly and easily convene all parts of the architecture profession by tapping into register and existing networks.	Able to work in partnership with a wide range of groups and organisations to amplify impact and reach.	Able to give prominence to other voices and perspectives, especially those from under-represented or marginalised communities.	Able to lead and/or support a group so that they achieve their objectives in a way that involves and respects all contributions and builds ownership.

Levers for ARB
As the regulator of the architecture profession, the ARB can convene relevant parties around particular issues, support individual architects and firms, work in partnership with groups on shared ambitions, and influence and encourage change across the profession.

Working together with the profession
It is important to note that the ARB will be unable to achieve all of its goals alone. These are ambitious goals for the profession as a whole. Therefore collaboration and collective effort from all stakeholders including firms, membership bodies, and architects themselves will be crucial to driving meaningful progress.

GOAL 1:
A more inclusive ARB

ARB will instill a positive culture of equality, diversity and inclusion that is demonstrated by how we recruit and treat our employees and associates and by ensuring that our services are inclusive and accessible for everyone who works with us.

INPUTS	ACTIVITIES	OUTPUTS	OUTCOMES	INTERMEDIATE IMPACT	
Internal EDI expertise	Establish 'EDI in Action' Working Group	Anonymous staff survey and review of employee engagement survey results	Employees connect on EDI issues and topics	EDI related discussions are normalised and employees feel safe to bring their full selves to work	**GOAL 1** *A more inclusive ARB*
Motivated colleagues	Establish an Employee Resource Group	Staff-led programme of dynamic EDI dialogues, workshops and events	Improved feelings of psychological safety at work		
Evaluation expertise	Conduct associates survey	Toolkit for Employee Resource Group Leads and Members		Best practice EDI is embedded systemically	
External network of subject matter experts	Run customer feedback polls	Action plan for improving ARB work with associates	Robust EDI related policies and processes implemented	ARB is an inclusive employer structurally and culturally	
	Implement diverse hiring approach	Review of inclusivity of service provision and processes	Strategic implementation of action plan		
		Review of policy and practice for attracting and retaining diverse employees			

TARGET GROUPS: ARB colleagues | Minoritised staff | ARB customers | ARB Associates

GOAL 1 Activities

Activity	Detail
Establish 'EDI in Action' Working Group	The first actions of the group will be an anonymous survey of staff inviting suggestions and priorities, and reviewing the staff survey for opportunities. The group would be comprised of internal staff who volunteer to participate, with a commitment from their line manager to support them in making time for their contribution.
Conduct Associates survey	A survey will ask associates about their experience of working with ARB, their experience from an EDI perspective, and suggestions for priority actions ARB could take.
Gather customer feedback	Run customer feedback polls to learn whether our service provision and processes are inclusive.
Implement a diverse hiring approach.	Continue to promote ARB vacancies, including Associates, and Board and Committee members vacancies, through routes that reach a more diverse candidate pool.

GOAL 2:
Increased access to the register for underrepresented groups

ARB sets the competencies and recognises the qualifications required to join the Register of architects; whilst we cannot control societal and economic shifts, we do control the routes into the profession. In 2023 we announced reforms to the way future architects will be trained and educated, with a new flexible framework that will introduce new entry points and enable a range of pathways for qualification and registration.

This goal aims to build upon those reforms by tracking entry to the profession, building on our data and evaluating the impact of our reforms on access. The activities continue work already started through our education reforms.

GOAL 2 Activities

Activity	Detail
Evaluate the impact of our reforms on access to the profession	In 2023 we committed to commissioning research into a methodology by which to evaluate whether ARB is improving access to the profession; we will continue this work as part of our strategy. The research will take an intersectional lens and a report will be published to share the outcomes of the research.
Track the education pipeline and attrition rates	As part of our new approach to accreditation, we will start to collect data about those studying to become architects so that we can track the pipeline of future architects and whether there are attrition trends across any particular groups. This will apply to all learning providers who run ARB-accredited qualifications.
Enhance our student engagement	We will expand our visits to discuss regulation and professionalism to diploma candidates, aiming to reach master's students either through our visits or by sharing our video series. We will ask learning providers to survey students to help track their implementation of policies and processes to reduce discrimination and misconduct.

GOAL 3:
More inclusive workplace cultures that remove the barriers to progression

We believe that if the architects' profession is drawn from and representative of different types of communities and lifestyles, it will be better equipped to design environments for different types of communities and lifestyles. We know from research with architects that an inclusive working environment in which all architects can thrive will have a positive impact on the quality of their work, on ethical behaviours, and on the wellbeing of architects.

We therefore advocate for a culture that better supports architects to be the best professionals they can be, and removes barriers so that those in decision-making roles can also reflect the makeup of society.

INPUTS	ACTIVITIES	OUTPUTS	OUTCOMES	INTERMEDIATE IMPACT	
Convening Power	Demographic and Sector-trend reporting	Enhanced data collection and reporting including progression, attrition and other trends.	Adoption of recommendations by employers to better retain diverse employees	Architecture firms incorporate demographic data into decision making	**GOAL 3** *More inclusive workplace cultures that removes the barriers to progression*
Internal EDI expertise	Establish Senior Leaders taskforce	New taskforce focused on increasing diversity in leadership in architecture		Significantly reduced attrition of people from diverse backgrounds	
Partnership working	New Architects Code of Conduct and Practice	Regular progress reports	Employers use toolkit to aid in creating more inclusive cultures		
		Review of C.O.C. through an EDI lens for more explicit standards		More employers are committed to fostering inclusive workplaces	
Evaluation expertise	Sharing solutions for improving workplace cultures	'Better culture for better built environments' initiative - suite of digital resources to improve inclusive workplace cultures including management best practice and personal stories from architects.	All registrants are aware of updated Code of Conduct	Members on the register hold themselves and others to a higher standard on EDI	
			Taskforce engage with leaders in their network to focus on increased diversity	Increased momentum across sector to increase diversity	

TARGET GROUPS: Local community groups | Individual architects | Senior sector leaders

GOAL 3 Activities

Activity	Detail
Demographic and sector-trend reporting	Building on the EDI data collected on all registered architects, carry out an optional, census-style survey to gather additional data on demographic, career progression, attrition, and other relevant trends in the profession. We will repeat it at intervals to track trends and changes.
Establish Senior Leaders taskforce	Support the profession by convening a senior leaders taskforce that will explore and implement changes to remove barriers to career progression within the sector. This would ideally be done in partnership with a professional body.
New Architects Code of Conduct and Practice.	More explicit standards and guidance through a new Architects Code, to help set expectations for ethical and respectful behaviour, and to give others agency to raise concerns if those behaviours are lacking.
Sharing solutions	We will interview architects and make digital resources available to help spread positive solutions to improve workplace culture, including good practice in management. [Continuation of the *Better culture for better built environments' campaign.*]

GOAL 4:
An end to discrimination and sexual harassment in the profession

The Equalities Act exists to protect people, and no one should experience discrimination or sexual harassment. We know from our research with architects that instances of discrimination and sexual harassment are concerningly high in their sector.

As the regulator with a key responsibility to uphold standards within the profession, it is ARB's role to not only investigate individual allegations of mistreatment, but to help foster an environment in which such behaviour is regarded as unacceptable.

INPUTS	ACTIVITIES	OUTPUTS	OUTCOMES	INTERMEDIATE IMPACT	
Convening Power	New Architects Code of Conduct and Practice	More explicit standards and expectations on ethical and respectful behaviour	Increased awareness and understanding of discrimination and sexual harassment and ways to create a safe workplace culture	More employers take leadership on creating safe workplace cultures	**GOAL 4** *An end to discrimination and sexual harassment in the profession*
Admin hours	Develop discrimination resource hub	Curated content from expert organisations and leaders	Better guidance for members on complaints pathways and support services	Reduced rates of discrimination and sexual harassment	
Volunteer hours for staff in ERGs	Accreditation regulatory standards	Updated accreditation monitoring processes to include OfS Condition E6 (harassment and sexual misconduct)	Employers ensure they meet OfS Condition E6 (harassment and sexual misconduct)	Employers are proactively working to create safe workplaces	
I.T. Infrastructure and Expertise			Members access awareness materials	A greater understanding across the sector of complaints pathways	

TARGET GROUPS: Leaders at firms | Women at all seniority levels | Women with intersectional minoritised identities

GOAL 4 Activities

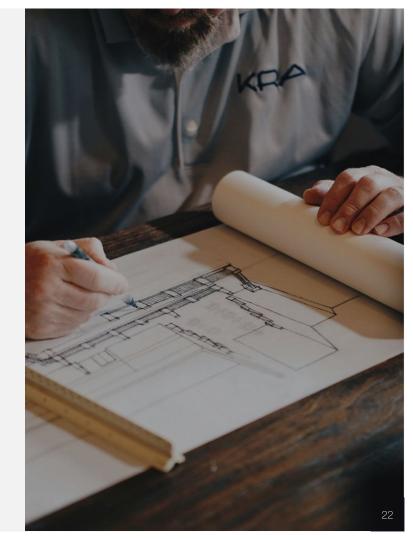| Activity	Detail
New Architects Code of Conduct and Practice	More explicit standards and guidance through a new Architects Code, to help set expectations for ethical and respectful behaviour, and to give others agency to raise concerns if those behaviours are lacking.
Develop discrimination resource hub	A toolkit to help people have difficult conversations and challenge unethical behaviours, and clear information about how and where to raise concerns and complaints according to the nature and circumstances of the event.
Update accreditation Regulatory standards	We will support change throughout the system, starting in education, by requiring 2025 annual monitoring of learning providers to include information relevant to the Office for Students Condition E6 on harassment and sexual misconduct.

Background

The Problem Statement

The architectural profession faces a considerable challenge in achieving genuine equality, diversity, and inclusion. This manifests across all stages of the architectural career path, from early education through to senior leadership roles. Good work and new initiatives are happening in architectural practices and through professional networks and bodies, but data shows the Register of Architects is some way off reflecting the composition of society. At its core, the profession struggles with ingrained biases and a lack of inclusive culture that disproportionately affects historically marginalised people.

This problem statement reflects what can be found in ARB's data, other available research (such as Westminster University's research into Part 3 candidate experiences), and heard through anecdotal evidence from stakeholders.

Starting in education

The problem begins in the education pipeline, where financial barriers, lack of early exposure to architecture as a career option, and a homogeneous academic environment discourage diverse talent from entering the field.

The Problem Statement
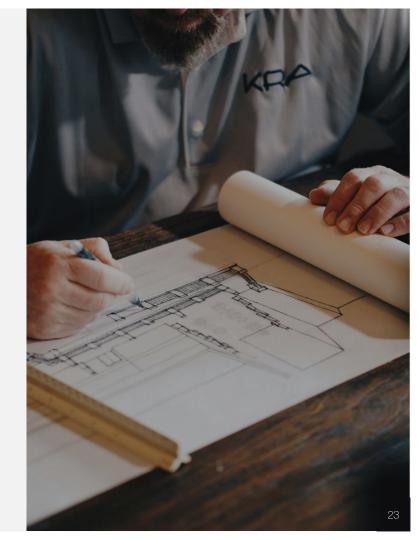
In the workforce

Within the profession, the challenges continue through opaque recruitment processes, pay inequities, and biased promotion practices that hinder the progression of underrepresented groups. The lack of inclusive workplace cultures, where many professionals report feeling excluded or unable to speak out against discrimination, further exacerbates the problem.

In leadership

At the leadership level, the stark underrepresentation of diverse individuals in senior roles or minority owned firms perpetuates these issues by failing to provide visible role models and diverse perspectives in decision-making positions.

Haphazard efforts for change

Efforts to address these challenges have often been inconsistent or lacking in boldness. Many initiatives focus on recruitment without addressing retention, or implement surface-level changes without tackling the deep-seated cultural issues. There are also significant societal headwinds such as child poverty, potential EDI fatigue or even backlash.
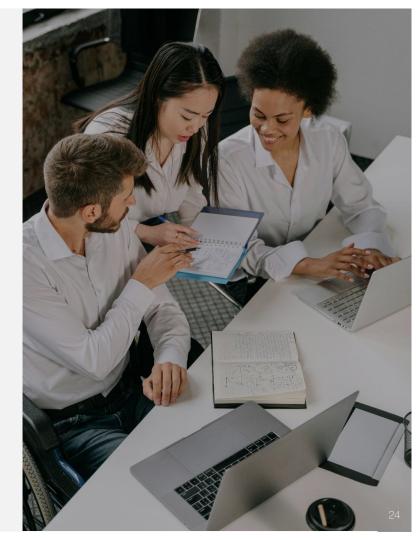
The Problem Statement

A holistic approach

Change will require a holistic, sustained, and data-driven approach that tackles bias, promotes inclusivity, and creates meaningful opportunities for underrepresented groups at all levels of the profession. Otherwise the profession risks excluding vital perspectives, limiting its ability to serve and represent the diverse communities it aims to build for.

An emerging field

Although there has been significant investment in recent years to improve EDI related outcomes across a number of sectors and organisations, the evidence base for this relatively new field of work is still being generated. Some of the data around what works is still be captured and assessed as practitioners, academics and others continue to contribute to the literature. As such, it is important that ARB is comfortable with experimentation and continuous evaluation due to the absence of a body of peer-reviewed evidence.

Our insights: landscape review

We conducted a landscape review to find out what other organisations are doing in terms of EDI and gather ideas and opportunities for ARB. Below is a brief summary of what was found including examples of what has worked for other organisations as well as opportunities that ARB may like to consider.

Examples of what has worked for other organisations

- **Role of leaders:** fostering and supporting visible leaders on EDI who are actively engaged with activities and initiatives across the sector can help to build and sustain momentum for the agenda. It can also help to inspire others to take action or get involved.
- **Accurate and effective capture and use of data:** many sector-leading organisations invest significantly in ensuring the accurate capture and effective use of EDI related data.
- **Industry-wide standards for inclusive recruitment:** some sectors have adopted industry-wide standards for inclusive recruitment including recommendations for blind CV reviews, diverse interview panels and changed selection criteria. These standards have required individual organisations to review and improve their practices.
- *A mission-based profession:* Research suggests historically excluded groups are more likely to be interested in a career in a mission-based profession focused on building a more equitable world.

Opportunities for ARB

- *A statement of intent:* ARB could share a statement of intent to encourage leaders in the sector to **become more involved in** the agenda, review their own practice and to ensure accountability.
- **Use of data:** ARB could build on its foundational work in data collection and reevaluate the definition of success in EDI and the metrics used to measure it.
- **'Kitemark' model for inclusive recruitment:** ARB could consider introducing a 'kitemark' model for inclusive recruitment whereby individual organisations must demonstrate a minimum standard in order to be deemed an inclusive recruiter.
- **Inspiring the next generation:** ARB could consider investing in a public awareness campaign to inspire the next generation of professionals. The campaign could seek to reframe the sector as a mission-based profession focused on building a more equitable world.

Our insights: landscape review (cont.)

Examples of what has worked for other organisations

- **High-profile taskforces:** Some other sectors have had much success in establishing high-profiling taskforces dedicated to working on two or three particularly challenging EDI issues, for example greater diversity in senior leadership.
- **Alternative educational pathways:** Some other sectors have had success in developing alternative pathways and funding models for education and training to accelerate greater workforce diversity.
- **Transparent external advocacy framework:** Many organisations which confidently navigate the changing EDI landscape and know when to speak out rely a transparent external advocacy framework that is well understood by key internal stakeholders and thoroughly practiced.
- **Strengthening the Code of Conduct**: Some organisations have seen success in strengthening their code of conduct specifically in relation to EDI.

Opportunities for ARB

- **Support establishment of high-profile taskforces:** These could be led by practices in the sector and could co-create practical solutions, endorsed by ARB and peers.
- **Support development of alternative training pathways and funding models for architectural education:** ARB support and establish regular dialogues with students and educational institutions to explore new ideas and models.
- **Develop an external advocacy framework:** To ensure consistency in light of the growing expectations that organisations take a stand on issues, ARB could develop an external advocacy framework that determines when it comments on EDI issues in the sector or (where appropriate) broader society.
- **Expanding definition of non-inclusive or inequitable actions and behaviours which are counter to the Code of Conduct:** ARB could consider publishing more detailed expectations of the EDI strategies that firms develop. For example, firms must have an EDI strategy and there must be senior level accountability for owning the strategy.

Our insights: stakeholder interviews

Drawn from our in-depth *interviews* with 17 stakeholders internal and external to ARB, we found a range of insights both about ARB's approach to EDI as well as EDI more broadly in the architecture sector:

- *ARB is a welcoming and inclusive workplace, but there is room for improvement,* particularly in senior leadership diversity and cultural competency training. Some staff want more resources to raise awareness and understanding of EDI issues within the organisation.
- There was *deep frustration at the slow pace of change* in the wider industry and the seeming acceptance of this as the status quo. Socioeconomic barriers were frequently mentioned to us as a major obstacle to entering and progressing in the profession, with the education process effectively excluding those from less privileged backgrounds.
- *Education system reform was identified as crucial*, with suggestions for alternative qualification routes and addressing cultural issues within educational institutions.
- *The profession's demographics do not reflect the diversity of the society* it serves, which is seen as both an ethical issue and a practical problem affecting the safety and inclusivity of architectural design.
- Stakeholders emphasised the need for *greater collective action* and a desire for more *proactive leadership* and concrete action on EDI issues from ARB and RIBA.

- Many interviewees drew connections between the profession's lack of diversity and *issues of public interest, including building safety and accessibility,* arguing that a more diverse profession would lead to better outcomes for the public.
- *Exclusionary workplace cultures* were highlighted as a significant barrier to inclusion, with long working hours, lack of flexibility, and inadequate support for diverse needs mentioned frequently.
- There was debate about how assertively the body should *take a stand on social justice issues while balancing its regulatory responsibilities*. Some advocated for ARB to be more vocal on social justice issues (such as the Grenfell tragedy), while others cautioned against appearing tokenistic.
- There were calls for ARB to *reinforce and strengthen the code of conduct* and mandatory competency training, with some suggesting the introduction of sector targets and goals for a more diverse register. Many saw potential for ARB to position itself as a convening body and centralised resource hub for EDI education and awareness.

Our insights: benchmarking

Drawn from our *benchmarking analysis,* we positioned ARB among other types of organisations (including other regulators, and other types of bodies in the built environment sector) and highlighted relevant learnings. We found that:

- Most organisations have created an EDI strategy that *integrates with other corporate agendas,* typically intertwining with work across sustainability, wellbeing and commercial growth.

- Almost all of the organisations we researched had *partnerships with community organisations,* typically including charities and grassroots organisations with services focused around support for minoritised groups. For some, partnerships went beyond this to also include corporate collectives - with both RIBA and RICS being two of five members of a coalition of built environment membership bodies that have co-developed a memorandum of understanding for improving EDI across the industry.

- In comparison to ARB, we found that most of the organisations were behind on their *publication of demographic representation data* and organisations (including regulators and membership bodies) were stronger at internal workforce reporting than on a sector level.

- *Speaking out* on social justice issues continues to be an area of *convergence,* with some publishing statements and thought leadership in the wake of events and others not at all.

- A further glaring omission for all of the organisations was in their commitment (or lack thereof) to *supply chain diversity,* with either no publicised commitments to an ethical framework, or a focus on environmental sustainability only.

- There was a number of EDI *training initiatives* across most of the organisations we studied, with a mixture of employee resource group led activities and organisation led training.

- Examples of *innovative practice* included VR toolkits for inclusive design and hosting public debates or conversations on the intersection of the built environment and EDI.

SWOT Overview

Strengths

- ARB team reported a welcoming and inclusive workplace
- Strong suite of approaches and policies with only small quick-win adjustments needed e.g. strong code of conduct with clear EDI commitments, good recruitment and selection policy, strong reporting
- Consistent board involvement in EDI matters (evidenced by reserved time at board for these discussions)
- Recognition of progress on data collection and transparency by external stakeholders
- Recognition of proactive approach in considering alternative qualification routes, such as apprenticeships
- Ability to influence the architecture education sector
- A network of dedicated staff and members who care passionately about EDI outcomes

Weaknesses

- Lack of specific EDI direction set for the sector with internal and external stakeholders believe that ARB isn't doing enough push for change
- Slow pace of change in improving diversity within the profession, including lack of concrete action and accountability on EDI issues
- Underdeveloped staff networks and employee resource groups for ARB or the sector despite positive intentions, particularly problematic as other sectors have made progress in this area
- Frustration from some at a lack of proactive leadership on this agenda and collaboration between ARB and RIBA
- Lack of success in creating EDI 'moments' in the profession that lead to sustained activity
- Internal staff unclear about how to drive EDI outcomes
- Resource constraints
- Confusion over the mandate on this agenda between ARB and RIBA
- Limited scope to compel behaviour

Opportunities

- Code of conduct seen as a strong mechanism for change by most stakeholders
- Sector targets identified by several interviewees as an area that would lead to progress
- ARB has the chance to position itself as the lead convener between the public and the planners/architects of the built environment
- The political environment has shifted, potentially reducing the toxicity of culture wars and giving firms space to be bolder on EDI
- The new political environment creates an opportunity for ARB to shape and influence the national EDI agenda as it pertains to the built environment, communities and net zero (to name a few)
- There is more scope for deeper collaboration with RIBA on this agenda

Threats

- Limited resources of many firms may hinder deeper engagement with ARB and this agenda
- EDI fatigue, present in other sectors, could slow down influencing efforts
- Without guidance from a strategic vision and theory of change, activity in the sector may continue to be ad hoc
- Broader societal issues such as child poverty affecting efforts in the profession
- Potential EDI fatigue or backlash in the wider corporate world/within architecture
- Challenges in navigating complex legal and social considerations, particularly around trans rights where there is heated debate and lack of legal clarity
- Risks of duplication and saturation with RIBA's work

The shift that is needed

Current state	Future state
Lack of clear direction on the EDI agenda for the profession	Clear, statement of intent underpinned by a goals-based approach
Lots of activity in multiple areas	Focused activity on areas of greatest need, underpinned by a theory of change
A sector-wide focus on gender and ethnicity	A more holistic agenda that also centres the experience of people with disabilities
Lack of awareness of contemporary EDI issues from leaders in the profession	Greater awareness and ownership from leaders in the profession
EDI framed a separate agenda	EDI integrated into conversations on environment, safety and other agendas
Employee/professional resource networks underdeveloped	Vibrant networks inside and outside of ARB
Cultures within firms less open to difficult conversations about EDI issues	Cultures which embrace discussions enabled by psychological safety
ARB missing opportunities to be proactive on this agenda	ARB seizing opportunities to set the sector and wider EDI agenda

The EDI Change Spectrum

Using our model - The EDI Change Spectrum, our assessment is that ARB is currently adopting a more conventional approach to EDI. The stakeholderswe spoke to expect ARB to be much more of a changemaker on this agenda.

Example activity...
Anti-racism might be a dedicated strand but not integrated into the business

Focuses on internal initiatives (if any) with no dedicated external facing activity

Does not seek to participate in the national debate

Senior leaders may reference diversity in their "stump" presentations but do not specifically address the more challenging aspects

No accountability for outcomes at the highest level in the organisation

Releases statements in reaction to external crisis/moments

Example activity...
Initiatives have a strand that acknowledges and includes a EDI focus

Senior leaders talk about EDI in digital and in-person advocacy during key moments of the year (e.g IWD))

Uses their physical spaces to signal their commitment to EDI

Donates to minority run civil society groups

Uses external crisis/moments as an opportunity to reaffirm commitment and demonstrate internal projects

May join coalitions and existing initiatives

Example activity...
Offers their platform to community voices

EDI is integrated into multiple strands of activity (e.g. Climate Change)

"Hero" external initiatives that are dedicated to EDI

Senior leaders talk about race in digital and in-person advocacy throughout the year

Representatives refuse to speak on panels which are not diverse

Remuneration tied to EDI outcomes

Actively develops white papers/policy calls

Co-creates programmes and interventions with less dominant communities

Uses external crisis/moments as an opportunity to move the conversation on

Current positioning

Expectations

Cautious   *Conventional*   *Changemaking*

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