

Assessing the Integration of Gender in CGAP - 2024

In the CGAP VII strategy, CGAP committed to intensify the “**mainstreaming of gender throughout CGAP’s work**” to deliver on the collective impact of more prosperous, green, resilient, and inclusive economies and societies and respond to growing CGAP member demand.

The one-year **Gender Mainstreaming @CGAP Workstream** has four areas of focus including: strategy; operations; staff and consultant capacity and incentives; and accountability systems. A successful mainstreaming of gender means that at least 80 percent of CGAP’s portfolio of work is designed to contribute to women’s financial inclusion (WFI) and economic empowerment (WEE). More specifically, CGAP aims to (i) ensure a gender lens is incorporated across its work, (ii) generate insights that ultimately lead to greater women’s financial inclusion, and (iii) influence the financial inclusion ecosystem, including governments and regulators, donors and funders, and financial service providers, to adopt a more gender-inclusive approach.

INTRODUCTION AND METHODOLOGY

Building on recommendations from Dalberg's 2021 assessment regarding gender as well as findings from the gender assessment conducted in 2022, this assessment, conducted in March 2024, provides an indication of how well CGAP is engaging with its own stated objectives on gender and financial inclusion.

The following tasks were completed for the March 2024 assessment:

1. Reviewed agreed upon indicators to determine if they adequately measure gender integration within CGAP and where possible, indicated progress toward targets (see Annex 1 for indicators and targets agreed upon by the LT in 2023 including current assessment)
2. Reviewed all project documents including results chains and project summary slides presented for the mid-term; the FY24 Mid-Term progress report; the February 2024 presentation to the Ex-Com; CGAP FY 25 work program visioning reflections; the Gender Guide and Gender Portal; and the internal gender narrative finalized in 2022 to:
 - a. Identify which projects are gender focused vs projects that apply a gender lens vs projects that do not consider gender (see Annex 2 for project assessment)
 - b. Assess qualitatively how well gender is considered/ integrated into CGAP operations
3. Participated in various Gender Advocate meetings; interviewed 15 staff including members of the LT, TTLs and others to determine people’s perceptions on how well gender has been integrated and to assess current capacities and resources (see Annex 3 for people interviewed and guiding questions asked during the interviews)

BACKGROUND: 2022 Assessment and Dalberg Report

CGAP's 2022 assessment recommended that CGAP make greater efforts to prioritize gender and internalize it. The need to better define and explain CGAP’s gender objectives to external audiences was highlighted. In general, in 2022, conducting gender analysis was seen as an 'opt-in' exercise and the need for improvement in buy-in and capacity of the LT, staff and STCs was identified.

FINDINGS 2024 ASSESSMENT

Assessment Summary

Altogether much progress has been made since 2022. Everyone considers gender when conducting research and designing projects. Systems and processes are in place to ensure women are considered and the target of 80% of projects either being gender focused or reflecting a gender lens has been more or less reached.

“As an organization we have internalized intentional thinking about women. Two years ago, I felt the discussion was superficial. Now everyone considers gender more deliberately and how to pursue a gender angle.”

While capacity appears to be sufficient to consider gender in the project design process, not everyone feels they have the capacity or the resources to ensure gender is adequately considered and integrated into project implementation. Because CGAP VII has just begun, it is difficult to fully assess staff capacity and incentives, but it appears **continual capacity building is required and access to better resources – both tools and expertise – is needed.** (See Annex 4 for suggestions on how to increase capacity)

“The biggest challenge now is we are still not where we want to be. How do we execute? The deeper analysis is still very generic, and people just don’t have the expertise to go to that level. Most projects do not have budget to hire a gender specialist throughout the project so sometimes the research has been too superficial, and we’ve struggled to go deeper.”

In terms of accountability, gender is included in the Results Agreements of LT members, systems and processes are in place to ensure gender is considered, and gender is tracked at various levels of the Results Framework and project Results Chains. However, some projects are more gender intentional than others and there is a risk of ‘pink-washing’; it is important to **closely monitor project**

As outlined in the PPR for the Gender Mainstreaming @CGAP Workstream (July 2023), mainstreaming gender throughout CGAPs’ work translates to:

1. **STRATEGY:** Ensuring adequate strategy and guidance for CGAP on objectives, challenges, and goals in relation to women’s financial inclusion
2. **OPERATIONS:** Embedding gender-based insights and considerations at all relevant points of project design, delivery, and dissemination and ensures CGAP initiatives actively target women for greater inclusion and, in turn benefit both women and men
3. **CAPACITY AND RESOURCES:** Supporting an organizational culture where staff take the initiative to develop skills, discuss, and apply a gender lens in their work and value gender diversity in CGAP staff, making efforts to improve and expand female leadership
4. **ACCOUNTABILITY:** Including gender as an integral part of monitoring, evaluating, and learning (MLE) and human resources (HR) processes leveraging CGAP systems

The workstream ends in June 2024 and this assessment is one of the deliverables. The assessment examines each of the four identified focus areas.

Earlier this year, the LT agreed to a gender mainstreaming measurement framework that included several objectives, indicators, and targets for each of the four identified areas, as well as for CGAP deliverables. These are outlined in Annex 1. While not all indicators can yet be measured, I have focused my assessment of CGAP’s current achievements relative to the **objectives** in the body of the report and then by indicator in Annex 1. I have also included feedback on the adequacy of the indicators and suggest some additional indicators to better reflect gender mainstreaming at the end of Annex 1 for consideration.

While this assessment focuses primarily on how CGAP has progressed on its gender mainstreaming objectives, some ideas to address gaps or challenges that may be useful to consider beyond FY24 are provided within the overall assessment.

NOTE: It is somewhat early to conduct this assessment given the workstream is scheduled to continue until the end of FY 2024 at which time more data will be available, and more progress will have been made. Given this and the need to ensure WFI remains an important focus at CGAP, it may be useful to consider periodic follow-up assessment(s) to assess operations, capacity, accountability, and deliverables to sustain the momentum and CGAP's leadership.

Strategy - ensuring adequate strategy and guidance for CGAP on objectives, challenges, and goals in relation to women's financial inclusion

Since the 2022 assessment was completed the CGAP VII strategy has been developed and implementation has begun. CGAP VII incorporates gender to a much greater degree than previous strategies. Within CGAP VII, gender is the first of five horizontal lenses: i) *contributing to women's economic empowerment*.

Objective 1 - Gender integration in CGAP's strategy: Gender is identified at the outcome level of the CGAP Theory of Change: "Poor and underserved enterprises and people, especially women(led)". Gender is specified in one of seven outcome areas in the CGAP VII work program, "mobilizing financial services for women and MSEs to capture economic opportunities" (high-level outcome). A second outcome area, "increasing breadth and depth of financial inclusion" includes an explicitly stated primary focus of "developing and testing multisectoral approaches to close gender gaps in access to and use of financial services".

CGAP has done a good job internalizing a gender lens in the CGAP VII strategy. It is clear people believe significant progress has been made – "*gender is in CGAP's DNA now*". However, there is a need to be more strategic regarding the overall vision for WFI (and WEE), the role CGAP will play, and the commensurate commitment of resources. CGAP does not yet appear to have a coherent narrative of the overall objectives with regard to gender. This is problematic internally for staff and members of the LT, as well as externally with members, partners, and other stakeholders.

More effort is needed to consolidate and synthesize learnings of CGAP's work and lessons learned in WFI and WEE. While gender is considered in most of the projects and there has been some success, there does not appear to be one place where the 'story' can be found. A clearer strategic message that goes beyond individual projects and links increased WFI to higher level outcomes would provide broader stakeholder influence.

"We very clearly need to be at the frontier for WFI and WEE and we are not there yet. We need a vision of what we know works and where there are knowledge gaps. We need to continue testing and exploring and pushing boundaries of applied research – understanding impact. We should be able to communicate much more frequently and clearly; now we are piece by piece.

It is understood that efforts are ongoing to complete a gender deck that provides the gender narrative as a ready resource for the LT and others and the recent gender presentation to the ExCom provides a good start. However, the focus in this deck appears to have been primarily on one project (Country Approach to Closing the Gender Gap) and needs to be expanded. It is important this 'deck' be kept up to date including consolidating internal knowledge and findings, external messaging, knowledge products, as well as what others (outside of CGAP) are doing and where there are gaps.

"We lack sharing across projects – not just those working on gender. What are we finding in terms of WFI? It's hard to pull together all the different bits. We need to elevate it to the higher level."

CGAP is a good position to play a leadership role in WFI especially given 100% of CGAP members have a gender focus (to varying degrees). They and others would benefit from CGAP positioning itself as the go to place for knowledge and resources, backed by sound research.¹ FinEquity provides an important platform for convening and disseminating knowledge including exposure for CGAP and contributes to positioning CGAP as a thought leader. Through facilitating more interaction and active sharing of knowledge, FinEquity can be used more strategically to further CGAP objectives.

Consistent with the desire to impact the financial sector globally, CGAP would do well to look for opportunities to influence members and others to be more effective in their support to increase WFI and WEE. While progress has been made in WFI, there continues to be significant gaps (beyond just the access gap) and CGAP, as a thought leader should play a leadership role in the sector identifying and addressing outstanding problems. Mainstreaming on its own is not enough. Including gender in the stakeholder survey to be conducted in fall 2024 will provide useful information to further clarify CGAP's strategic goals.

“Our goal is to impact the financial sector globally to be more gender inclusive, so we need to be more strategic. We need a new north star for gender that goes beyond mainstreaming.”

Objective 2 – Gender integration in CGAP's Results Framework: As outlined in the Draft CGAP VII Results Framework (March 2023), gender achievements will be measured via three indicators at the Sector level, and via three indicators at the Organizational performance level. No gender indicators are currently included at the Behavioural Outcome level nor at the Intervention level. The LT agreed upon target (see Annex 1) for gender integration was for at least one indicator to be included at each level of the results framework. Since the results framework has not yet been finalized CGAP may want to consider including additional indicators at the Behavioural Outcome and Intervention levels since it is necessary for gender to be integrated at these levels in order to achieve the Sector level goals.

Operations: *Embedding gender-based insights and considerations at all relevant points of project design, delivery, and dissemination and ensures CGAP initiatives actively target women for greater inclusion and, in turn benefit both women and men*

It is clear systems are in place to ensure gender is considered during research and the development of projects, workstreams and R&D efforts i.e., PPR templates and other processes include questions that must be addressed regarding gender, and a member of the gender team is required to participate in each project development/ approval meeting to ensure gender is being considered.

“We used to hear ‘Well it affects everyone so therefore it affects women’, but you hear that less now. Systems and processes are better. Gender is in all PPRs now. It is ingrained into people's mindsets for the most part.”

While 100% of projects need to consider how gender issues are implicated, not everything CGAP does needs to address women's financial inclusion.

Objective 3 - at least 80% of CGAP projects, workstreams and R&D efforts are gender focused or reflect a gender lens: “Gender focused” refers to projects, workstreams or R&D efforts where the primary focus is women. “Gender lens” refers to projects, workstreams and R&D efforts that

¹ Suggestions for areas where CGAP could take a leadership role include: gender and climate nexus. carbon markets, resilience to shocks/ climate change; gender and policy; gender and fragile countries; impact measurement; women led micro and nano businesses.

generate novel insights or models that specifically address WFI even if the primary focus is not women.

Based on current documentation included project documents and the visioning reflections slide decks recently developed, 7 out of 20² (35%) of CGAP projects, workstreams and R&D efforts are gender focused and 10 out of 20 (50%) reflect a gender lens. Together this means that 85% of CGAP projects, workstreams and R&D efforts are gender focused or reflect a gender lens, while 15% do not consider gender. Please see Annex 2 for a detailed list and assessment.

While it is commendable that this target has been achieved – appreciating my assessment is somewhat subjective – a closer look at project documents indicates that not all of the 10 projects, workstreams and R&D efforts that reflect a gender lens do so to the same degree; some seem to take ensuring gender is integrated quite seriously (and have clearly conducted a strong gender analysis) while others less so. Approximately one-third to one-half of the projects are relatively light on gender (i.e., adding ‘especially women’ periodically). This may mean projects are being approved without an appropriate level of gender analysis and integration, however it is difficult to assess the true seriousness of integrating gender/ contributing to WFI and WEE until project implementation is further along and deliverables can be reviewed. This was not possible to do within the timeframe of this assessment given project implementation under CGAP VII has only just begun.

Capacity and Resources: *Supporting an organizational culture where staff take the initiative to develop skills, discuss, and apply a gender lens in their work and value gender diversity in CGAP staff, making efforts to improve and expand female leadership*

Capacity is understood here to include either having the skills to integrate gender and conduct research with a gender lens, or to be able to ask the right questions, develop appropriate TORs, recruit the right people and supervise them to achieve results. Most teams appear to have capacity for one or the other, or both. However, not everyone appears comfortable “*getting beyond the theoretical*”. To discuss this more, the following assessment reviews the adequacy of existing resources: the Gender Team; Gender Advocate program; Gender Champion program; and the Gender Portal including the Gender Guide. This review also identifies additional needs for skills training to integrate gender into CGAP work.

Overall, more work and more resources are required to improve the capacity of CGAP staff and STCs to effectively integrate gender and to ensure adequate support is available.

Gender Team

In general, based on feedback from interviewees as well as a review of documented resources, there does not appear to be adequate resources to ensure gender expertise will be available at key strategic points in project implementation. Without gender expertise being embedded into pillars and project teams (rather than being brought in periodically), it is difficult for the Gender Team to meet all of the demands for support. Further, given the current level of resources, the Gender Team is not able to dedicate adequate efforts to ensure quality resources are available given other demands on their time.

Bringing in gender experts to fill that gap appears to have worked sometimes but has been less successful other times. Bringing in people that do not know CGAP (and in some cases nor financial inclusion) has generally not worked well and has required a lot of time from team members which detracts from other project work. Many interviewees mentioned the importance of bringing in

² It is not clear to me how many projects, workstreams and R&D efforts CGAP VII has currently; I was able to find project documentation (PPRs and/ or PCNs) on 20 as per Annex 2.

consultants that not only bring technical knowledge but who also know how CGAP works. Having the ability to draw more on 'internal' experts would be very helpful. To that end some suggested CGAP consider hiring 2 or 3 150-day STCs (or one per pillar) with very strong gender expertise and a deep understanding of CGAP and the pillar work (and attend all pillar meetings).

Given CGAP's desire to take a stronger leadership role in WFI and WEE, and the need to also increase capacity, CGAP may consider having a senior Gender Lead on the LT to provide the overall strategic vision, coordinate an internal forum for teams to share their gender findings, synthesize the learnings, identify knowledge gaps, and to represent CGAP externally. This role would work on the 'big picture', continually synthesizing and sharing CGAP's vision and knowledge externally while also capturing what other stakeholders (funders, facilitators and market actors) are doing and identifying gaps CGAP could potentially fill.

Gender Advocates

The Gender Advocate (GA) program has worked well however given processes are now in place that ensure people ask procedural questions i.e., completing a box on the PPR template and including gender in project results chains, there may be less need for GAs to remind project teams about gender and to share information back to the Gender Team. Rather, going forward GAs might focus more on bringing content and key messages from CGAP's work to the pillar teams, and facilitating learning and problem solving between the pillars and beyond helping to increase capacity as well as to ensure CGAP's influence is broader than just individual projects. For example, GAs could help facilitate space for reflection/ discussion on how gender has been successfully integrated, specifics on project implementation, how well (or not) it is working, what is being learned, etc. To do this effectively and to be better equipped to support pillar colleagues, GAs would benefit from a more formal induction/ handover process as well as more intensive gender training beyond just being a Gender Champion (GC) (e.g., bootcamp – see Annex 4). Continuing the 2-year rotations is an effective way to ensure capacity is developed throughout CGAP over time.

Gender Champions

Objective 4: Biannual increase in number of staff that are GCs: Three staff became GCs during the first six months of 2024 resulting in approximately 40% of CGAP staff having achieved GC status by January 2024. While the GC program is considered useful, it does not necessarily indicate GCs have adequate capacity or enough incentive to consistently champion gender. That is, becoming a GC does not ensure effective integration of gender into project implementation. Rather, this requires more including actively seeking out additional information, speaking with gender experts, and reading about WFI and WEE. Similar to the GA program, a review of the GC criteria would be useful given experience and progress over the last two years.

Gender Portal/ Gender Guide

The gender portal was designed as a depository of materials for GAs to access resources to inform their colleagues and for the gender team to refer people to when asked for support. Feedback on the gender portal was consistent - interviewees found it overwhelming, were not sure how to use it, nor did they feel it was worth their time to learn. There seem to be too many windows and a lack of clarity of the purpose and content for each window. It is understood the portal is currently being streamlined to be more concise and clearer in its logic and content.

In addition to the gender portal, various versions of a "Gender Guide" have been developed. The Guide appears to have been useful, however some interviewees found it somewhat too theoretical and basic for most CGAP staff as many already know gender terms and other information provided in the Guide (although some mentioned it would be a useful resource for people new to CGAP to

understand gender and CGAP's intentions). The Guide was recently revised based on feedback from various CGAP staff and consultants (including this consultant) and will be circulated shortly.

Going forward it would be useful to include examples from CGAP's work – what worked, what didn't, etc., in the Guide as well as specific tools such as draft TORs or technical guidance.

To increase the use and effectiveness of internal gender resources, periodically an email could be sent to staff and consultants highlighting what is in the portal, especially practical tools as well the updated Gender Guide. In addition, when conducting trainings or presentations, speakers could visibly draw on the gender portal to demonstrate its usefulness.

Training/ Capacity Building

Given feedback received that staff were not confident to practically integrate gender during project implementation, I asked how best CGAP could develop greater capacity. Each interviewee suggested training/ support was needed, especially practical training that included examples – *“this is what the problem was, this is how it was addressed, this is what we learned”*.

Suggestions ranged from running a 1 to 2-day bootcamp each year, conducting periodic trainings throughout the year, including a gender course in CGAP's online training, and providing access to coaching/ office hours to discuss challenges and seek support. The need for follow up support and learning was also identified. Annex 4 provides more detailed suggestions from interviewees.

In addition to specific capacity building, part of gender mainstreaming includes changing people's mindset, especially for new staff and STCs so that capacity as well as peoples' mind set regarding the importance of integrating gender is uniform across CGAP. For this to happen, it is important that staff understand why its important to proactively consider and address WFI and then how to ensure CGAP efforts contribute to increasing WFI and WEE.

Accountability: Including gender as an integral part of monitoring, evaluating, and learning leveraging CGAP systems

Objective 5 – 100% of LT members have gender mainstreaming reflected in their RA: While most LT members appear to have gender in their RAs (I did not speak with all LT members), the overall view is that people are incentivised because gender is a strategic priority as one of the five lenses.

“We all have in our objectives to contribute to higher level outcomes and that includes women.”

Given the strength of systems in place to ensure gender is considered, and the intended tracking of gender indicators in some projects, it may be less important to include gender specifically in staff RAs, especially for those working on projects that do not reflect a gender lens. That said, it could be useful to mandate specific gender outcomes within staff RAs (e.g., taking one professional development training in gender per year or ensuring knowledge products reflect a gender lens).

In addition to the LT agreed indicator of including gender in LT RAs, accountability here refers to ensuring gender is an integral part of monitoring, evaluating, and learning. For the 80% of projects that are either gender focused or reflect a gender lens, it is therefore important to include indicators in the project results chains and to then report against them. Using projects/ workstreams as the unit of accountability is a good way of providing incentives as well as holding teams accountable. Although project reporting has not yet begun for CGAP VII, the intention is to establish gender indicators and accompanying targets for projects and to “tag” all deliverables that include gender.

For gender focused projects (that is projects where the main focus is related to WFI and WEE), indicators should also be included at the sub outcome level – i.e., do products consider women's needs and capabilities? has there been increased adoption and use by women? has the gender gap been reduced?

In addition to various accountability measures, a useful motivator to integrate gender and to demonstrate results is recognition and appreciation from the LT. For example, a member from the LT sending a message to all about why a particular project/ activity has made a difference in women's lives appears to provide effective incentive to integrate gender.

“Incentives around visibility and recognition are more effective than specifically calling out gender in RAs.”

Objective 6 - Every project that is either focused on women or integrates a gender lens articulates a gender story reflecting insights on advanced WFI and WEE:

I was unable to determine this quantitatively, but it does appear from a review on CGAP's website that to date there are a number of blogs and other knowledge products that reflect insights advancing WFI and WEE. However, in discussion with the Communications team as well as the GAs, concerns were raised that staff may not have adequate sensitivity/ knowledge of their own internal gender biases which sometimes come through in blogs and other knowledge products. It is important therefore that a gender expert in Comms review drafts before publishing to ensure knowledge products do not result in reputational risk to CGAP. It would be useful to determine how often this happens, how material the problem may be, and if it warrants additional capacity building to increase staff awareness and/or an additional layer of oversight/ quality assurance for all CGAP outputs.

Objective 7 – Increasing number of CGAP deliverables reflect a gender lens in the MIS: For the period January 2021 to August 2023, 36% of deliverables were gender tagged in the MIS. This data reflects CGAP VI as there is not yet data for CGAP VII. While it is too early to assess gender tagging in the MIS, some interviewees suggested that tagging only provides an indication of quantity and does not allow for measurement of quality. It may be useful to periodically (midway through the strategy or project period) conduct a gendered review of gender tagged deliverables to collect more qualitative information and to identify gaps, successes, and other learnings.

Annex 1: Tracking Indicators and Targets for CGAP Gender Mainstreaming

	Objectives	Indicators and Targets	Assessment
Strategy and Leadership	<ol style="list-style-type: none"> 1. Gender is fully integrated in CGAP’s strategy 2. Gender is appropriately and effectively measured in CGAP’s Results Framework 	<ol style="list-style-type: none"> 1. Gender integration in CGAP’s strategy (specified in at least 2 outcome areas) 2. Gender integration in CGAP’s Results Framework (at least 1 indicator at each level of the results chain) 	<ol style="list-style-type: none"> 1. Gender is specified in one of seven outcome areas in the CGAP VII work program, “mobilizing financial services for women and MSEs to capture economic opportunities” (high-level outcome). A second outcome area, “increasing breadth and depth of financial inclusion” includes an explicitly stated primary focus of “developing and testing multisectoral approaches to close gender gaps in access to and use of financial services. 2. Based on 03-2024 draft Results Framework, gender will be measured via 3 indicators at the Sector level, and via 3 indicators at the Organizational performance level. No gender indicators are currently included in the Behavioural outcome and Intervention levels
Project Design and Operations	<ol style="list-style-type: none"> 3. At least 80% of approved projects, workstreams and R&D efforts are gender focused* or reflect a gender lens** in their project documents (e.g. learning questions, methodological approaches) 	<ol style="list-style-type: none"> 3. Proportion of gender focused of all CGAP projects 4. Proportion of CGAP projects that integrate a gender lens, i.e. gender lens reflected in project documents and their Result Chains (PPR, PCN, IRS) 	<ol style="list-style-type: none"> 3. 7/20 (35%) of CGAP projects, workstreams and R&D efforts are gender focused* 4. 17/20 (85%) of CGAP projects, workstreams and R&D efforts reflect a gender lens** <p><i>*Gender focused = the primary focus of the project, workstream, R&D effort is women</i> <i>**Gender lens = generate novel insights or models that specifically address WFI; the primary focus is not women</i></p>

Capacity and Resources	5. Bi-annual increase in numbers of staff that are GC	<p>5. Number of Gender Champions (GC)</p> <p>6. CGAP staff indicating in a survey they have used gender resources from the Gender Portal or similar resource to consider gender lens in their work</p> <p>Additional indicators (proposed): It would be useful to consider an indicator around the number of facilitated discussions led by GAs to share learnings, resolve challenges, increase capacity of staff, and another indicator to measure the effectiveness of a newly developed GA induction program.</p>	<p>5. Three additional staff have become GCs in the first six months of 2024 resulting in approximately 40% of CGAP staff achieving GC status</p> <p>6. While no survey of CGAP staff has yet been carried out, the majority of interviewees for this assessment indicated they had not used the Gender Portal</p>
Accountability and Monitoring	5. 100% of LT members have gender mainstreaming reflected in their RA	<p>7. Staff are held accountable to consider a gender lens (as reflected in their RA)</p> <p>Additional indicators (proposed): It may be useful to include indicator(s) to measure how effective internal incentives are and how well gender is monitored and evaluated, and learnings shared and in a way that measures quality as well as quantity i.e., 3 blogs does not necessarily speak to actual impact or the degree of influence. To this end, it would be useful to try to measure impact periodically.</p>	7. Did not request individual RAs but it appears all have gender included

<p>Deliverables</p>	<p>6. Every project that is either focused on women or integrates a gender lens articulates a gender story reflecting insights on advanced WFI and WEE.</p> <p>7. Increasing number of CGAP deliverables reflect a gender lens in the MIS</p>	<p>8. Outputs* produced by CGAP reflect insights on advanced WFI and WEE (Key messages) *Outputs: KPs incl blogs, events, speaking assignments, communities of practice (per Comm’s Tracker)</p> <p>9. CGAP deliverables reflect a gender lens (per MIS tracker-gender exploration or insights)</p> <p>10. Number of partner pilots with a gender lens integrated – for gender focused projects and for projects integrating a gender lens</p> <p>11. CGAP stakeholders surveyed consider CGAP as a go to place on gender inclusive finance (CGAP annual stakeholder survey)</p>	<p>8. Data on outputs is not yet available from the Comm’s Tracker</p> <p>9. For the period January 2021 to August 2023, 36% of deliverables were tagged on the MIS – no data available for CGAP VII yet</p> <p>10. Not yet available</p> <p>11. Survey to take place in fall 2024</p>
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Annex 2 – Project, Workstreams, R&D Efforts

Pillar	Gender Focused	Gender Integrated	No (or minimal) gender/ women
GROW Pillar			
1		Financial Services for Climate Adaptation and Resilience	
2	Resilient Rural Women in Climate Smart Digital Economies		
3		Inclusive Finance in Fragile Countries	
4		Inclusive Insurance and Integrated Risk Management	
FIND Pillar			
5	A Country Approach to Closing the Gender Gap		
6		Data Phase 1 (CGAP VI) and Leveraging Data for Inclusive Finance (CGAP VII)	
7		Scaling Innovative Finance for MSEs	
8		Improving Food Security through Finance in Agri-Value Chains	
9	Gender Mainstreaming		
10	Pushing the Frontiers on WEE through FI		
11	Deepening FinEquity’s influence to advance WEE		
FREE Pillar			
12	Supply Side Gender Disaggregated Data		
13	Gendered Social Norms and Policy		
14		Responsible Digital Finance Ecosystems (RDFE)	
15			Equipping Regulators to Harness Innovation for Inclusive Finance (RIIF)
16			Regulatory Architecture for Financial Inclusion

i3 Pillar			
17		Financial Services for Inclusive Carbon Markets	
18			Promoting FI in the Context of Climate Related FS Policies (CFSP)
19		Enhancing Impact Investing Practices - Measuring and Managing Impact for Inclusive finance	
Generating Evidence Pillar			
20		Evidence and Measurement of FI Impact	
	7/20 – 35%	10/20 – 50%	3/20 – 15%

Note: one additional project - Inclusive Finance and Crises - is not included here as no documentation was available

Annex 3 – List of Interviewees and Guiding Interview Questions

Telephone interviews were held with:

	NAME	POSITION
1	Sophie	CEO
2	Claudia	LT and WCC
3	Jahda	LT - Communications
4	Xavier	LT - FIND
5	Carola	LT - Partnerships
6	Gerhard	LT - FREE
7	Karina	TTL (non-gender focused); M&E
8	Max	TTL (non-gender focused); interviewed in 2022
9	Peter	TTL (non-gender focused); interviewed in 2022
10	Alexander	TTL (non-gender focused); gender advocate
11	Jamie	TTL (gender focused)
12	Tatiana	TTL (gender focused)
13	Simrin	Communications
14	Melinda	Communications
15	Jessica	Front Office

The discussion was guided by the following questions; the focus was primarily on assessing the internal operations and capacity within CGAP to integrate gender.

1. Please tell me about your experience with gender mainstreaming and the impact on your work
2. Do you think staff have a good understanding of what it takes to incorporate a gender lens in their work? What kind of support do you need to better integrate gender into projects? What would be helpful to build their capacity? Are there specific tools that you think would be of benefit?
3. One of the findings from the Dalberg report in 2021 on gender was a lack of accountability for results – do you think the current gender tracking is working well? Do you have suggestions on how it could be strengthened?
4. Do you think the Theory of Change/ Action and all Project Results Chains should have specific indicators for gender?
5. Where do you think CGAP should position itself re WFI in relation to the rest of the inclusive finance sector? What changes would be needed and how would CGAP best institutionalise these changes?
6. How would you define success – is it primarily about CGAPs ability to influence others to increase women’s financial inclusion? Do you see women’s economic empowerment as the ultimate outcome?

Annex 4: Detailed Suggestions to Increase Capacity

Bootcamp: Some interviewees suggested offering a bootcamp once per year to both develop capacity and increase motivation. This could be done in a number of ways – send a few people to gender training and then have them run a bootcamp (half or full day up to two days) for anyone that wants to join (although some said there should be a mandatory component); or offered periodically by a gender expert who knows CGAP well, aimed at different levels of capacity at different times, and/ or change as new information becomes available and/ or gaps are identified.

Periodic training/ facilitated discussions: 1-2 hour sessions every 2 or 3 months to train on a specific topic or to discuss challenges, findings, implications for projects (e.g., Maria’s paper on credit scoring). For example, Melinda did a training on how to use the right terms when writing about gender; this could be done for other pillars. All sessions should be participatory and interactive, unpacking concepts and apply concepts to CGAP specific activities. Topics could be determined jointly between the GAs (as suggested above) and the Gender Team.

Online training: CGAP is in the process of developing a learning academy on different topics and at different levels and gender will be very central in this. This would allow people at different levels and capacity development needs to participate at their own pace through a step-by-step academy beginning with basic to more sophisticated.

Coaching/ office hours: The gender team (or an STC) could offer coaching (on demand or through designated ‘office hours’ where people could reach out and say I am struggling with this or would like to learn more about that. Or (or in addition to), every month there could be a different topic (solicited through GAs or general call), announced in advance, and people invited to join if it is something they want to learn, join, share – or would like to lead at topic. Each session could have a 5-10 minute introduction to the topic, followed by ‘open coaching time’ allowing others to talk through their situations as well. i.e., “I’m currently struggling because I need to select 5 FSPs and none of them want to focus on gender – what are some things I can do to motivate them to consider women?” This would provide a less formal, very practical way to figure out how to integrate gender.