

CGAP Management Response to the “Assessing the Integration of Gender in CGAP – 2024” Assessment Report

June 2024

The Gender Mainstreaming Assessment (the “assessment”), conducted by Joanna Ledgerwood, was commissioned by CGAP and guided by the gender mainstreaming team. The assessment was a 1-month effort conducted in March 2024 and comprised of a desk review and a series of interviews. This document presents CGAP’s management response to the final report, which was presented and discussed at a CGAP Leadership Team meeting in April 2024.

CGAP thanks Joanna Ledgerwood for her thorough work in preparing this assessment. We appreciate that this assessment required not only deep knowledge of evaluation methods, gender, and the inclusive finance sector, but also an understanding of CGAP’s role within the inclusive finance ecosystem.

CGAP welcomes the findings of the assessment. We are pleased to receive the positive findings, especially on the notable progress that CGAP has made in mainstreaming a gender lens in its operations. We will continue to leverage these strengths going forward as part of CGAP’s ongoing focus on gender. We are also thankful for the identification of strategic areas that we can leverage to improve CGAP’s focus on gender.

In particular, CGAP appreciates the assessment’s summary findings that “altogether much progress has been made since 2022. Everyone [at CGAP] 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 more or less been reached.”

The assessment provided useful suggestions for CGAP’s future work on gender and how CGAP can enhance its focus on gender along four dimensions: 1) Strategy; 2) Operations; 3) Capacity and Resources; and 4) Accountability. In the matrix table below, we summarize these suggestions and offer our responses (page 2 onwards).

Assessing the Integration of Gender in CGAP – 2024: Management Response Matrix

1. Strategy: To ensure adequate strategy and guidance for CGAP on objectives, challenges, and goals in relation to women’s financial inclusion, CGAP should consider:

Recommendation 1: There is a need to develop a more strategic vision for women’s financial inclusion (WFI) and women’s economic empowerment (WEE), the role CGAP will play, and the commensurate commitment of resources. The report finds that CGAP does not appear to have a cohesive narrative on its overall objectives for the nexus of gender and inclusive finance. This presents challenges internally for CGAP staff and leadership, as well as when coordinating externally with CGAP’s members, partners, and other stakeholders.

Management Response: Agree. We strongly agree on the importance of having an overarching narrative to articulate CGAP’s overall vision for WFI. As noted in the assessment, CGAP is currently developing this framework. However, while the assessment noted that this framework primarily draws from one active project (Country Approach to Closing the Gender Gap), this is not accurate: the draft framework has been led by one project team, but it is intended to provide an overarching narrative and it draws on all of CGAP’s work pertaining to gender, as well as on a wide literature review. We have been finalizing this framework and have started to share it with our stakeholders, including during the World Bank Spring Meetings in April 2024 and during our Council of Governors Meeting in June 2024.

Key Action (as of June 2024)	Timeframe	Responsible unit(s) ¹
Continue to communicate, clearly and consistently, CGAP’s narrative and conceptual framework for women’s financial inclusion, internally and externally.	By Fall 2024	CGAP Leadership Team (LT), CGAP Gender Lead
Capture “gender stories” that clearly demonstrate CGAP’s impact on WFI and WEE as part of CGAP’s success stories, and ensure these stories are disseminated for greater influence in the industry.	FY25 (ongoing)	CGAP Communications Team, with support from CGAP staff

Recommendation 2: Consistent with its 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.

Management Response: Agree. Given the importance of gender in the inclusive finance sector, we have been endeavoring to stay at the frontier of WFI and WEE and seek opportunities to influence our members and others in the industry to be more effective in their support to increase WFI and WEE.

Key Action (as of June 2024)	Timeframe	Responsible unit(s)
Continue identifying opportunities to contribute to relevant publications and convenings that enable CGAP to showcase its learnings on the intersection of gender and inclusive finance.	FY24 (ongoing)	CGAP Gender Lead, CGAP LT, CGAP staff

¹ Responsible units include the CGAP Leadership Team; Gender Lead; Communications Team; Corporate Team; M&E Unit; and CGAP staff (more broadly). The responsible unit refers to the role / team that is responsible to for ensuring that the Key Action is taken forward.

Recommendation 3: CGAP may want to consider including additional gender-related indicators at the Behavioral Outcome and Intervention levels of its Corporate Results Framework to ensure gender is reflected across all four levels of the Results Framework.

Management Response: Agree. While gender is already incorporated into the Sector Outcome and Organizational Performance levels of the Corporate Results Framework, we will consider including gender related indicators in the Behavioral Outcome and Intervention levels of the Results Framework.

Key action (as of June 2024)	Timeframe	Responsible unit(s)
Review the CGAP Corporate Results Framework to identify if there is a need to incorporate gender at all levels in the CGAP Corporate Results Framework.	December 2024	CGAP M&E Unit

2. Operations: To embed gender-based insights and considerations at all relevant points of project design, delivery, and dissemination and ensure that CGAP initiatives actively target women for greater inclusion, and in turn benefit both women and men, CGAP should consider:

Recommendation 4: Monitor the effectiveness of integrating gender in CGAP project implementation.

Management Response: Agree. It is important that CGAP adequately integrates a gender lens into its work, as and when relevant. For CGAP VII, the target of having 80% of CGAP work include a gender lens is appropriate, considering that a gender lens is not relevant to some topics that CGAP works on. For projects where gender is a relevant lens to incorporate, CGAP has been encouraging thoughtful inclusion of gender through established processes.

Key Action (as of June 2024)	Timeframe	Responsible unit(s)
Closely monitor project implementation and track gender indicators for individual projects. This includes reflecting on project Results Frameworks to ensure that gender is reflected as and when appropriate.	Ongoing	CGAP LT, CGAP M&E Unit
Review the thoughtfulness of teams' application of a gender lens in their work throughout the project cycle, utilizing strategic touch points with teams (e.g., progress reports, Influence and Results Strategy (IRS) updates, etc.) to ensure that gender is meaningfully included whenever a team applies a gender lens.	Ongoing	CGAP LT

3. Capacity and Resources: To support 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, make efforts to improve and expand female leadership, CGAP should consider:

Recommendation 5: CGAP may consider strengthening the Gender Team by 1) having a senior Gender Lead on the LT to provide an overall strategic vision, coordinate an internal forum for teams to share their gender findings, synthesize CGAP's learnings, identify knowledge gaps, and represent CGAP externally and 2) ensuring adequate resources for gender expertise are available to teams for the implementation of their projects.

Management Response: Agree to an extent. First, we agree that formalizing a Gender Lead role would be useful to ensure that CGAP stays at the frontier of the gender and inclusive finance nexus. This role has existed for the last few years and has been formalized this year. However, this person will not be part of the LT, which is already large and includes the Pillar Lead in charge of gender for CGAP. Rather, the Gender Lead will be invited to key strategic meetings. Secondly, CGAP Pillar Leads and project teams have the flexibility to allocate their annual funding as per the needs of the project. Whenever appropriate, Pillar Leads are accountable to work with project teams to ensure that there are adequate resources for applying a gender lens, while being mindful of available resources and other priorities.

Key Action (as of June 2024)	Timeframe	Responsible unit(s)
Formalize the Gender Lead role.	FY24 (done)	CGAP LT
As part of annual project planning and ISR updates, Pillar Leads will review project plans and resources allocated to gender in project implementation, as and when appropriate, while being mindful of resources available and of other priorities.	FY25 (ongoing)	CGAP LT

Recommendation 6: Review the Gender Advocates Program and the Gender Champion Criteria in light of recent progress.

Management Response: Agree. The CGAP LT acknowledges and appreciates the work that has been done with CGAP’s Gender Advocate and Gender Champion Programs thus far and agrees that given CGAP’s progress in mainstreaming gender since 2022, it is useful to review these programs to ensure CGAP optimizes the resources spent on gender.

Key Action (as of June 2024)	Timeframe	Responsible unit(s)
Review the Gender Advocate and Gender Champion program to ensure that these programs meet CGAP’s current needs and resources availability, and update the programs as required.	FY25	CGAP Gender Lead

Recommendation 7: Enhance the Gender Portal to improve effectiveness and usability, and periodically update and highlight resources to staff.

Management Response: Agree. The CGAP Gender Portal, developed as a resource for staff, has a wealth of information. However, this will only be fully utilized when the portal is easy to navigate and use. CGAP will review options to streamline and simplify the Gender Portal to enhance its effectiveness and usability.

Key Action (as of June 2024)	Timeframe	Responsible unit(s)
Review the Gender Portal to seek opportunities to enhance user experience.	FY25	CGAP Gender Lead with CGAP IT team

Recommendation 8: Identify capacity building opportunities on gender.

Management Response: Agree. Given CGAP’s ambition to stay at the frontier of the gender and inclusive finance nexus, it is important that staff have the right knowledge and skills to apply a gender lens to their work throughout the project lifecycle, and for certain members of the CGAP team to have specialized skills to guide colleagues in doing so. CGAP has a dedicated training database and budget that can be utilized for capacity development opportunities. CGAP will continue to make sure this program includes gender related options.

Key Action (as of June 2024)	Timeframe	Responsible unit(s)
Review CGAP’s gender related training program and complete it with potential additional effective and relevant training on gender.	FY25	Staff responsible for training program management, in

collaboration with CGAP Gender Lead

4. Accountability: To include gender as an integral part of monitoring, evaluating, and learning, leveraging CGAP systems, CGAP should consider:

Recommendation 9: Mandate specific gender outcomes within staff RAs

Management Response: Agree to an extent. We recognize that accountability is critical to ensuring that gender is strongly integrated into CGAP’s work. But CGAP has four other lenses that are equally relevant, and we prefer therefore to focus on alignment with these lenses in general than with gender only.

Key Action (as of June 2024)	Timeframe	Responsible unit(s)
N.A.		

Recommendation 10: Periodically (midway through the strategy or project period) conduct a review of gender tagged deliverables to collect more qualitative information and identify where there are gaps, success, etc.

Management Response: Agree. As a learning organization, it is important that CGAP assess itself and learns from its experiences. We will periodically review the knowledge coming from our gender deliverables to continuously enhance our gender narrative and our gender work.

Key Action (as of June 2024)	Timeframe	Responsible unit(s)
Periodically review gender deliverables to enhance gender narrative and gender work.	FY25-27	CGAP Gender Lead and LT