

ANNEX 1

Terms of Reference for Research Firm

THIS ANNEX PROVIDES A SAMPLE TERMS OF REFERENCE (TOR) TEMPLATE for development actors to use when commissioning external research firms or consultants to conduct gender norms diagnostics. The template should be customized based on the organization's specific context, objectives, and procurement policies.

ToR to conduct Gender Norms Diagnostic: Demand, Supply, Rules, and Supporting Functions

1. [DEVELOPMENT ACTOR] BACKGROUND

- Brief description of the development actor leading the gender norms diagnostic research, including role and overall objectives related to women's financial inclusion and economic empowerment.

2. BACKGROUND RELATED TO WOMEN'S FINANCIAL INCLUSION IN [COUNTRY]

- Brief summary of women's financial inclusion, including:
 - Data (e.g., FinScope, Findex) related to women and context (i.e., geography, income level, education, employment/labor, sector);
 - Brief summary of supply (e.g., number of financial services providers (FSPs), level of interest in women as clients, level of women in senior management);
 - Relevant policies or laws (e.g., land titles, ID, FSP gender mandates);
 - Brief summary of supporting functions (e.g., credit bureaus, collateral registry, data companies, training organizations, FSP associations, etc.).

3. [DEVELOPMENT ACTOR'S] FINANCIAL INCLUSION OBJECTIVES

- Description of the current status of financial inclusion in the country/context; financial inclusion objectives, including by women's segment(s) and described by employment sector (if relevant), geography, income/poverty levels, benefit recipient type, etc.; quantitative growth objectives; and, as relevant, qualitative objectives.

4. RELATED PROJECT DESCRIPTION (IF RELEVANT)

- Brief summary of the development actor's project, as supported by the research.

5. PURPOSE AND OBJECTIVES OF THE GENDER NORMS DIAGNOSTIC

Barriers to women's financial inclusion are inherently complex and multifaceted. They range from deep-rooted social norms (i.e., the rules and accompanying behaviors that govern social behavior, perceptions, and conduct) to regulatory hurdles and supply side challenges. Gender norms are a subset of social norms comprising collectively held expectations and perceived rules for how individuals should behave based on their gender identity ([Burjorjee et al. 2017](#)). There is growing recognition of the important role gender norms play in influencing how women access, use, and benefit from financial services ([Koning, Ledgerwood, and Singh 2021](#)). Yet financial inclusion practitioners, policymakers, and others lack a comprehensive understanding of how gender norms influence the behaviors of market system actors, which contributes to lower rates of financial inclusion among women.

A gender norms diagnostic seeks to understand how gender norms influence the behaviors of women and other market actors, how those behaviors contribute to women's financial inclusion (or exclusion), and where opportunities for change exist. The diagnostic aims to better understand how gender norms influence the collective behaviors of women themselves, and of individuals within institutions that shape how the institution serves (or fails to serve) women—be it a provider, a regulator, or a credit reference bureau, for example. It also examines how gender norms intentionally or unintentionally shape an institution's formal policies and procedures. This, in turn, shapes how other institutions and individuals, including women, engage. Gender norms are often the root cause of behaviors within the financial market system. To change behaviors to better serve women, it is therefore necessary to understand the prevalent gender norms and where opportunities for change exist.

A diagnostic can increase understanding of gendered market system dynamics. Its learnings can be used to design interventions that address barriers to women's financial inclusion and economic empowerment. The development actor ultimately seeks to change behaviors in the financial market system to better meet women's financial services needs, lead to better development outcomes, and influence stakeholders and decision makers to promote women's financial inclusion and empowerment. This gender norms diagnostic research supports those efforts.

This research assignment uses diagnostic guidance developed by CGAP to focus on the diagnosis of gender norms that influence the behaviors of women and other market actors, resulting in the ability (or inability) of women to access, use, and benefit from financial services, including those who:

- Supply financial services
- Provide supporting functions (information, infrastructure, capacity building, capital, other)
- Develop and enforce rules (policy, legal, regulatory)

Specific research objectives include:

- Mapping gender norms and identifying the relationship between norms and access to and use of financial services by a specific target segment of women, in line with financial inclusion objectives
- Identifying and understanding which gender norms influence FSP behaviors, including banks, fintechs, savings and credit cooperative organizations (SACCOs), savings groups, etc.; policymakers/regulators/supervisors; and supporting function providers (e.g., credit reference bureaus, agent networks, fintech platforms, training institutes)
- Identifying opportunities for behavior change by market system actors, leading to greater women's financial inclusion and empowerment
- Providing recommendations for developing interventions to address constraints to women's access and use of financial services that result from gender norms

The diagnostic's findings will support [the development actor] in developing interventions that result in sustainable behavior change, leading to greater women's financial inclusion and empowerment. The research aims to answer the following indicative questions:

Demand (women)

- a. Which behaviors by women (and women-owned micro and small enterprises [MSEs]) are related to financial services access, use, and benefits?
 - Which main gender norms influence these behaviors?
- b. How do these gender norms influence women's access to, uptake of, and benefits from financial services?
 - Which sanctions hold these norms in place?
 - Which reference groups influence normative expectations?
 - Are sanctions strong enough to ensure norm compliance?
 - Is norm flexibility or relaxation observed?
 - Which factors affect how people experience gender norms related to women's access to, use of, and benefits from financial services?

Supply

- a. Do FSPs have a stated intent to serve women? Do they have a gender policy or strategy? What does it include? Do they have services specifically designed for women?
- b. Which factors influence the design of the financial services FSPs offer? Do they consider differences in women's access, capabilities, preferences, etc.?
- c. Do gender norms influence the behaviors of FSP staff and management in terms of serving women as customers? If yes, what do norms influence, and how?
- d. What opportunities exist for changing FSP behaviors, if any? What are the potential entry points for influencing change?

Supporting function providers and rule makers

- a. What factors influence the development of policies, strategies, and programs/projects for specific women's segments by other market actors, as identified in financial inclusion objectives?
- b. Do gender norms influence the behaviors of market actors in terms of developing policies, strategies, and programs/projects for women customers? If yes, what do they influence, and how?
- c. What opportunities, if any, exist for changing the behaviors of supporting function providers and rule makers? What are potential entry points for influencing change?

6. SCOPE OF WORK

The firm/consultant will conduct a diagnostic of the financial market system to identify relevant market actors, examine their behaviors and prevalent gender norms, and identify how they contribute to constraints to and opportunities for women's equitable participation in financial systems, including broadly identifying how they impact women's economic empowerment.

The analysis should include an initial system mapping that covers core (demand and supply) functions, supporting functions, and rules. The goal is to determine required system functions and who performs them (including identifying missing functions) and assess how well the system works to enable women's access to, use of, and benefits from financial services. (See Annex 1.1., Financial Market System Analysis Framework, at the end of this ToR for an outline of how to map and analyze the financial market system.)

Based on the market system map, the selected firm/consultant will identify the gender norms influencing market actor behaviors and the way these behaviors affect how women access and use financial services. The analysis should broadly examine how these gender norms and their corresponding exclusions impact women's ability to earn income, be productive, build assets, and engage in decision making. Guidance will be provided by the development actor for all levels of the research.

The diagnostic will involve five key activities:

1. **Research design and planning.** The selected firm/consultant will work with [the development actor] to ensure research goals are clearly set within the boundaries of the desired financial inclusion outcomes and target populations, ensuring both are well defined. This includes:
 - a. **Reviewing existing market system assessments** to understand local context, including financial services supply, supporting functions, and the policy and enabling environment for women’s financial inclusion.
 - b. **Developing a research plan**, including:
 - A map of the financial market system.
 - Sample size for each type of market actor (including women) and their respective geographic location, then identify and explore:
 - Women’s preferences for and use of financial services, identifying which gender norms influence their financial behaviors—and how
 - Influential reference groups, identifying social sanctions imposed for compliance or deviation from norms
 - Behaviors of FSPs (supply), identifying which gender norms influence supplier behavior—and how
 - Behaviors of rule makers and those that enforce them (e.g., regulators, policymakers, supervisors, etc.), identifying which gender norms influence their behaviors—and how
 - Behaviors of supporting function providers, identifying how and where gender norms influence behaviors that result in women’s exclusion or women being underserved
 - c. **Refining research tools** (using [CGAP-developed diagnostic guidance](#)) to conduct qualitative research with market actors, including women, women’s groups, FSPs, regulators, policymakers, and supporting function providers. As relevant, the tools include guidelines for focus group discussions (FGD), interview guides, observation plans, etc.
2. **Secondary research.** The selected firm/consultant will work with [the development actor] to conduct a thorough review of existing information on:
 - a. The behaviors of women as financial services customers and users, and, if possible, an assessment of how gender norms shape their behaviors. In turn, how women’s financial inclusion is impacted, which includes understanding the dynamics of women’s access to resources and how it influences their agency, achievements, and understanding.
 - b. Outreach (including quantitative results) and behaviors of FSPs, supporting function providers, and rule makers in the financial market system. Outreach may include brief telephone surveys of different market actors to better understand their outreach to women and their stated interest in women’s financial inclusion and empowerment.

3. **Primary research.** The selected firm/consultant will use research tools to conduct qualitative research (e.g., FGDs and key informant interviews, observations) and, where available, refer to quantitative data sets. This includes collecting and cleaning data to ensure high quality collection and aggregation.
4. **Data analysis and report writing.** The selected firm/consultant will:
 - a. Produce a draft report that includes:
 - A map of the financial market system and synthesis of the local context
 - Relevant behaviors of women, suppliers, rule makers, and supporting function providers as related to specific financial inclusion objectives
 - Key gender norms and how they influence the behaviors of specific market actors
 - Opportunities for market actor behavior change and opportunities for gender norms change
 - Recommendations listed by market actor and by opportunity
 - b. Incorporate feedback to produce a final report.
5. **Share locally.** Once the report is finalized, the selected firm/consultant and [the development actor] will organize a half day event to share findings and discuss how stakeholders can use/benefit from them.

Bids should consider that the project will be managed by a core team from [the development actor] that supports the selected firm/consultant. It is important to note that the core research tools are already developed and will be shared, so estimates need not budget in time to develop research methodologies and tools.

7. DELIVERABLES

Together with [the development actor], the selected firm/consultant will conduct the following tasks and produce the following deliverables.

Specific tasks	Deliverables
Design a kick-off workshop with [the development actor] to agree on a research plan and confirm desired financial inclusion outcomes	<ul style="list-style-type: none"> • Inception report, including: • Research plan that describes desired financial inclusion outcomes, plans for secondary research, and qualitative research (and, if relevant, quantitative research); sample sizes and geographic location • Timeline for each task and deliverable • Required level of effort
Conduct a desk review of existing information on demand for financial services by women and existing market system assessment(s) of relevant market actors	
Refine and contextualize research tools (individual interview guides, focus group discussion [FGD] guidelines, observation plans, etc.,) to research market actor behavior and how it results in women's access to and use of financial services; the goal is to identify which behaviors are influenced by which gender norms	<ul style="list-style-type: none"> • Gender norms diagnostic tools
Propose a series of FGDs and a list of stakeholders for key informant interviews (KIIs) based on discussions with [the development actor]	<ul style="list-style-type: none"> • List of proposed FGDs and KIIs • Draft and final guidelines for each FGD type • Draft and final questionnaires specific to each KII category
Conduct the diagnostic, including qualitative research	<ul style="list-style-type: none"> • Electronic database for all data collected
Analyze qualitative research findings; fill gaps, if required	
Prepare a synthesis report of findings; submit a draft report and present management with an overview of the market system (functions and actors) and the gender norms influencing market actor behavior that results in constraints to women's financial inclusion; discuss potential areas for intervention by [the development actor]	<ul style="list-style-type: none"> • Draft report; synthesize findings, including: • Financial market system map • Specific market actors (including women) and identified gender norms; how these norms affect market actor behavior and, in turn, women's ability to access, use, and benefit from financial services • Opportunities for behavioral change
Review draft analysis feedback; revise and finalize the report, incorporating and addressing feedback and a description of potential interventions, including [the development actor's] role	<ul style="list-style-type: none"> • Final report, including revised synthesis of findings based on feedback, plus recommendations for potential interventions to sustainably facilitate increased women's financial inclusion and economic empowerment
Prepare logistics and technical presentation to locally share the report upon its completion	<ul style="list-style-type: none"> • Stakeholder presentation

8. TIMELINE AND REPORTING

Development actors should customize this section based on their specific project timeline, reporting requirements, and organizational procedures. Consider including:

- Overall project duration (typically 3-8 months)
- Key milestone dates and deliverables deadlines
- Reporting frequency and format requirements
- Progress meeting schedules
- Final presentation and dissemination timeline

9. INFORMATION CONFIDENTIALITY

Development actors should include their organization's standard confidentiality clauses and data protection requirements. This section typically covers:

- Confidentiality obligations for all research data and findings
- Data protection and privacy requirements, particularly for participant information
- Restrictions on sharing or publishing findings without prior approval
- Requirements for secure data storage and transfer
- Compliance with relevant data protection regulations (e.g., General Data Protection Regulation)
- Intellectual property ownership of research outputs]

10. BID FORMAT

Development actors should specify their organization's standard procurement requirements and bid submission format. This section typically includes:

- Required bid structure and page limits
- Technical and financial proposal format requirements
- Required qualifications and experience documentation
- Submission deadline, format (electronic/hard copy), and contact information
- Required certifications or compliance documentation
- Evaluation timeline and notification process

11. EVALUATION CRITERIA

Evaluation criteria	Score
<p>Required experience: Consulting firm</p>	
<p>The consulting firm must demonstrate experience in carrying out market systems assessments, with significant experience in designing, implementing, and leading qualitative and quantitative research, particularly with women and youth.</p> <p>Must demonstrate experience in inclusive finance and familiarity with the Ugandan financial sector.</p> <p>Must provide at least three reference letters from previous assignments on related work.</p>	
<p>Local experience in undertaking assignments on women’s financial inclusion in (country) or the East African region is an added advantage.</p>	
<p>Subtotal: Experience</p>	
<p>Team composition</p>	
<p>Adequacy of team leader/lead consultant</p>	
<p>General qualifications: Minimum of a master’s degree in a relevant discipline or equivalent.</p>	
<p>Suitability for the assignment:</p> <ul style="list-style-type: none"> • Must have a minimum of ten years’ experience in carrying out research and market systems assessment. • Must demonstrate experience in designing and carrying out market assessments, inclusive finance, and designing and delivering qualitative research with excluded groups—women specifically. • Experience of/knowledge about gender norms is a distinct advantage. 	
<p>Adequacy of proposed experts</p>	
<p>General qualifications: Must have a bachelor’s degree in a relevant discipline or have equivalent experience.</p>	
<p>Suitability for the assignment:</p> <ul style="list-style-type: none"> • Must have experience in designing and delivering quantitative and qualitative research, including KIIs, FGDs and surveys. • Must have research experience with excluded groups, particularly women. • Must have experience designing and delivering gender-focused research. 	
<p>Subtotal: Team composition</p>	
<p>Adequacy of methodology and work plan</p>	
<p>Technical approach and methodology:</p> <p>Must demonstrate a clear understanding of ToR, relevant comments, and detailed methodology.</p> <p>Adequacy of the work plan and clear timelines.</p>	
<p>Subtotal: Adequacy of methodology and work plan</p>	
<p>Total</p>	

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Cover photo by zeljkosantrac.

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