

ANNEX 2

Market actor background data collection tool

T HIS ANNEX PROVIDES TERMS OF REFERENCE (TORS) FOR CONSULTANTS or firms to gather background information on different types of market actors (financial services providers [FSPs], supporting function providers, and regulators) through secondary sources or brief phone interviews.

The consultant/firm should review secondary information from public (e.g., central banks) and private (e.g., industry associations) sources to develop an initial understanding of:

- Current policies or services that contribute to women's access to financial services (formal and informal)
- The target group's current use of (formal and informal) financial services on the supply side
- Internal and structural constraints that affect the market actor's ability to serve and/or enable target group(s) access and use (e.g., a gender blind approach, few/no women in leadership, do not gender disaggregate data, see no business case, no government gender mandate)

The input forms below are designed to outline the types of information to collect for different market actors. Responses to questions noted in green indicate the minimum required information that can ideally be gathered through secondary research or brief phone interviews. The remaining questions are for information that is good to have but, if not publicly available, can be collected during primary data collection.

Supply: Banks, MFIs, SACCOs,* fintechs offering financial services, insurance companies

- Market/Customer**
- Does the institution track client data by gender?
 - What percentage of loan clients are women? What percentage of loan volume is held by women?
 - What percentage of deposit clients are women? What percentage of deposit volume is held in women-owned accounts?
 - What percentage of policyholders are women (if insurance is offered)?
 - What percentage of agent transactions are done by women?
 - Does the institution have a strategy for reaching women clients? If yes, does it have specific targets for reaching women clients?
 - Does the institution provide products, services, or channels that specifically target women? What are the products? and for which women's segments?

- Governance and Leadership**
- What percentage of board members are women?
 - Is the CEO or equivalent position held by a woman?
 - Of total executive/senior leadership roles within an institution, how many are held by women? (What specific roles are held by women?)

- Staff**
- What percentage of full-time employees are women?
 - If the FSP uses agents, what percentage of agents are women?
 - Are specific policies in place to retain and promote women within the institution/agent network? If yes, share some examples.
 - Does the institution offer staff training on serving female customers? If yes, training for which staff/agents? What kind of training?

* MFI = microfinance institution, SACCO = savings and credit cooperative organization

Supporting function providers: Mobile network operators (MNOs)

- Market/Customer**
- Does the institution track customer data by gender?
 - What is the percentage of women clients?
 - Does the institution have a strategy for reaching women customers? If yes, does it have specific targets for reaching them?
 - Does the institution's advertising feature images of women customers?

- Governance and Leadership**
- What percentage of board members are women?
 - Is the CEO or equivalent position held by a woman?
 - Of total executive/senior leadership roles, how many are held by women? (What specific roles are held by women?)

- Staff**
- What percentage of full-time employees are women?
 - If the institution works through agents, how many total agents? and how many of them are women?
 - Are specific policies in place to retain and promote women within the institution? If yes, share a few examples.
 - Is staff offered training on serving women customers? If yes, training for which staff/agents? What kind of training?

Supporting function providers: Associations (bankers, MFIs, SACCOs)

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| Market/Customer | <ul style="list-style-type: none">• Does the institution collect any gender data on its membership (either institutional gender diversity data or customer-level gender diversity data)? If yes, how is data used or shared?• Does the institution offer any services to its members to increase women customers? Increase women's leadership? |
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| Governance and Leadership | <ul style="list-style-type: none">• What percentage of the board is women?• Is the CEO or equivalent position held by a woman?• Of total executive/senior leadership roles, how many are held by women? (What specific roles are held by women?) |
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| Staff | <ul style="list-style-type: none">• How many full-time employees does the institution have? How many of them are women?• Are specific policies in place to retain and promote women within the institution? If yes, share a few examples. |
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Supporting function providers: Credit information bureau/registry

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| Market/Customer | <ul style="list-style-type: none">• Does the credit scoring methodology/process take gender into account?• Of the total portfolio of customers with credit scores, what percentage is women?• Does the institution see any differences between credit scores for women and for men? |
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| Governance and Leadership | <ul style="list-style-type: none">• Women are what percentage of the board?• Is the CEO or equivalent position held by a woman?• Of total executive/senior leadership roles, how many are held by women? (What specific roles are held by women?) |
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| Staff | <ul style="list-style-type: none">• What percentage of full-time employees are women?• Are specific policies in place to retain and promote women within the institution? If yes, share a few examples. |
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Rules: Regulators

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| Market | <ul style="list-style-type: none">• Does the regulator require the institutions it regulates to collect gender disaggregated data?• Does the regulator include gender disaggregated data in regular public reporting?• Does the regulator have any specific women's financial inclusion mandates or policies? |
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| Governance and Leadership | <ul style="list-style-type: none">• What percentage of board members are women?• Of total executive/senior leadership roles within the regulator, how many are held by women? (What specific roles are held by women?) |
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| Staff | <ul style="list-style-type: none">• How many full-time employees does the regulator have? How many of them are women?• Does the regulator have a strategy to recruit women?• Are specific policies in place to retain and promote women within the regulator? If yes, share a few examples.• Does the regulator have a designated staff member or department focused on gender? |
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