



Candidate Brief

Senior Advocacy & Policy Advisor –

Financial Inclusion

January 2019



Dear Candidate,

Thank you for taking an interest in this role.

At CARE we are passionate that gender equality will never be achieved while women have fewer economic rights, less access to financial services or control over economic resources, and fewer economic opportunities than men.

We also recognise that CARE will not achieve our ambitious aim of economically empowering 30 million women to have greater access to and control over economic resources by 2020 without influencing governments, the private sector and civil society (north and south) to change wider policies and practices that keep women outside the economic system, limit their access to financial services and trapped in the most exploitive, low paid and informal jobs.

The Senior Advocacy & Policy Advisor on Financial Inclusion will play a leading role in helping CARE deliver on its ambitious strategy to empower millions of the most marginalised women to access financial services, including through a 21st century approach to Village Savings & Loan Associations (VSLAs) at scale. Working with CARE colleagues in the WEE programme team and across CARE Country Offices (COs) this role will help lead a pioneering piece of research that seeks to leverage the power of governments and the private sector to scale VSLAs across whole regions of Sub-Saharan Africa. It will leverage relationships through key networks like SEEP and work with colleagues north and south to capture the evidence of where financial inclusion strategies are successfully working for the world's poorest women and translate that into powerful advocacy strategies to influence major decision-makers to deliver long-term policy change.

Whilst a core part of this role in 2019 will focus on leading research and analysis for a donor-funded research project that will help evidence and influence for the change we seek, we also need you to be alert to the multitude of other issues and opportunities that arise through our work. You need to be flexible enough to dive into a meeting about Women's Economic Empowerment in sub-Saharan Africa and represent CARE's wider WEE strategy, or meeting with a banking partner to talk about how the financial sector can work best for women or meet DFIDs economic advisors to question how their approach to economic development is really going to reach the poorest women.

CARE has established a strong reputation for its policy influencing work on WEE – shaping global debates including lobbying for the new targets on financial inclusion in the SDGs, and the recent UN High Level Panel on WEE and we have worked closely with several private sector partners to leverage their influence for our issues e.g. the Barclays Savings Charter launched at Davos, and a joint report with SAB Miller and Harvard Kennedy School on microenterprises. We also currently have a major piece of research into how and why governments in Africa are adopting savings groups.

This is a unique role within the INGO sector and offers someone with knowledge and get up and go the chance to really shape policy debates and ultimately impact the lives of many thousands of women. If this sounds really exciting to you then we can't wait to hear from you!

Yours sincerely

Katherine Nightingale
Head of Policy & Advocacy Team



Background Information

CARE International – a global organisation fighting global poverty

CARE International operates in more than 90 countries around the world. We run poverty-fighting programmes and deliver life-saving aid in 79 developing countries. This work is supported by global policy and advocacy work, fundraising, and programme management provided by CARE offices in countries like the USA and the UK.

CARE International UK

CARE International UK was founded in 1985 and we are one of 14 full members of the global CARE International federation. We employ 120 staff and generate around £50 million a year for CARE's poverty-fighting work.

As well as supporting CARE's [humanitarian](#) and [development work](#) around the world, CARE International UK provides specific expertise in the areas of [women's economic empowerment](#), inclusive [governance](#), humanitarian response (particularly [shelter](#), and gender in emergencies), and [engaging with the private sector](#). We also play a key role in CARE's work engaging with and influencing [policy-makers and decision-makers](#) to tackle the structural causes of poverty and social injustice.

CARE's programmes are implemented through [CARE country offices](#) which are supported with technical assistance and programme management by CARE members (including CARE International UK). We work in partnership with local organisations to deliver many of our programmes.

CARE is non-religious and non-political, allowing us to deliver humanitarian and development assistance to anyone in need regardless of race, gender, ethnicity, age, religion, political view or sexual orientation.

You can find out more about our current strategy [here](#)

Background to the team

This role is a unique position which sits in the advocacy and policy team and works closely with the women's economic empowerment team and the private sector partnerships team. It is UK based but the advisor also plays a key role in supporting colleagues across the globe.

CARE's approach to Advocacy and Policy

As a rights-based agency, CARE understands peoples' insecurity, poverty and vulnerability not just in material terms, but also in terms of their political and social root causes. Domestic national policy in countries where CARE operates, as well as policies and practice of the UK government, EU, UN and the international financial institutions can have significant consequences for both CARE's operations and the communities we work with. Our global programming reach enables us to develop a solid evidence base for policy advocacy, and our headquarters positions, in Europe and the US and our global reach of country offices, give us the opportunity to carry advocacy messages to policymakers. While some policy issues may necessitate a behind-the-scenes approach to lobbying, others will involve public-facing campaigns that mobilise our supporter base.

Within the broader CARE 2020 strategy CARE International UK (CARE UK) is committed to leading on Women's Economic Empowerment, including the global advocacy and policy strategy. Our policy work currently focuses on two of these areas: 1) Dignified work – we are currently seeking to secure support for a new global convention to end violence and harassment in the workplace, and our Latin American colleagues are working hard to ratify an ILO convention on domestic workers. And 2) Financial inclusion – seeking to scale up savings and loans groups by national governments in Sub Saharan Africa.

Women's Economic Empowerment (WEE)

CARE aims to increase women's access and control over resources and [economically empower 30 million women by 2020](#). CARE sees economic empowerment of women as a key contributing factor to overall empowerment of women and thereby to equality between women and men. In our work to economically empower women, CARE seeks to strengthen women's position as economic actors and to address their exclusion from economic processes and structures (informal as well as formal). CARE focuses on four interrelated and key pathways to economic empowerment, based on a combination of women's core economic roles as producers, workers, entrepreneurs and consumers, CARE's decades-long experience, and where we expect to be able to have the most impact: • Financial inclusion • Women and value chains • Dignified work • Entrepreneurship.

Working with the private sector

This role will work very closely with CARE International UK's (CIUK) Private Sector Engagement (PSE) team. It is an established and successful team that has grown in size, reputation and impact in the last few years. The team is recognised across INGOs, DfID, corporate and policy arenas as providing leadership and

examples of partnerships that deliver innovative pro-poor profit models. Current high profile partnerships include Mondelēz, Diageo and GSK. While the team plays an important role in mobilising resources and raising funds for CARE, our approach to corporate partnership goes beyond traditional fundraising, working with companies to change the way they do business on the ground for the benefit of poor people with a shared values approach.

Organogram



Job Description

1. Overview

Post Title: Senior Advocacy and Policy Advisor, Financial Inclusion

Department: Programme Department

Responsible to: Head of Advocacy and Policy

Accountable to: Programme and Policy Director

Base Location: London, with travel

CARE International UK reserves the right in consultation with employees to change base location according to organisational and departmental requirements.

Line Management Responsibility: No direct line management responsibility but significant liaison with CARE teams in other parts of the world.

Budgetary Responsibility: The post-holder will manage and report back on relevant aspects of the advocacy budget.

External Contacts	Internal Contacts
Public sector, especially policy makers for financial inclusion (especially DFID, European Commission and Ministries of Finance and Central Banks abroad) Private Sector companies, namely financial service providers, agribusiness and fintechs. UN and other multi-lateral institutions where relevant, e.g. UN Women, World Economic Forum, World Bank/IMF Group. Women Rights Organisations. Financial inclusion networks and stakeholders (UK and global). Development Finance Institutions in the UK and abroad, such as CDC, EIB and others Peer NGOs, Relevant UK and Global Networks and Coalitions. Media including social media.	The Women's Economic Empowerment and Private Sector Teams. The Access Africa team, The Communications Team. Key contacts in CARE Country Offices and Regional Management Units. The European Advocacy Group. The CARE Brussels and New York Offices. Relevant personnel in CI member organisations.

The above list is provided for guidance only and is not an exhaustive list of all the contacts with whom the post-holder may be required to liaise.

2. Job Summary

The Senior Financial Inclusion Advocacy and Policy Advisor will lead CARE International's global financial inclusion policy and advocacy for low income women's equal and increased control over their financial resources and access to financial services. It is one of two full-time policy advisors and a Head working on Women's Economic Empowerment in the Advocacy team – who coordinate CARE's advocacy globally for the confederation.

In collaboration with CARE teams in the UK and offshore, the Senior Financial Inclusion Policy and Advocacy Advisor will advocate to private/ public sectors and institutional donors for the financial inclusion of the poorest women worldwide, with a focus on a savings led approach. This role contributes to a key part of CARE's ambitious plans to reach 30 million women with economic empowerment by 2020.

Main purpose of the job:

- Coordinate and lead on delivering financial inclusion advocacy priorities within CARE's Women's Economic Empowerment (WEE) financial inclusion pathway. You will also be required to support the ongoing refinement of the WEE financial advocacy priorities.
- Coordinate and lead on delivering the advocacy priorities within Access Africa's 2030 Village Savings and Loan Association Scaling Strategy. This has a particular focus on engaging governments and corporations (financial service providers and agribusiness) to scale Savings Groups for women's economic empowerment.
- Participate in a global research team for a live grant that is assessing the viability of a learning facility for driving Savings Groups Growth in East Africa
- Collaborate with CARE teams especially CARE country office staff, Access Africa teams and CARE UK's Women's Economic Empowerment, Private Sector teams and strategic external partners to lead our financial inclusion advocacy with relevant stakeholders.

The CARE International UK (CIUK) Advocacy and Policy team have a strong track record on advocacy with and towards the private sector (primarily on financial inclusion and decent work). This advocacy work builds on CARE's 20 years of experience in savings led microfinance. CARE is viewed as a global market leader in this space and is at the forefront of creating a number of innovations and partnerships.

The goals that this position will lead on delivering are major organisational priorities for the Global Programme Strategy WEE goals. They include establishing a global partnership to reach 100 million women with savings led financial inclusion, securing 15 national government commitments to including VSLAs in national strategies and supporting the creation of a social movement of VSLA members in West Africa.

Context

Women's access and use of financial services is a vital tool in poverty reduction, and her financial autonomy is a necessary step toward gender equality and economic empowerment. Yet 980 million women unbanked, and the

gender access gap remains stuck at 9 percentage points in developing economies (World Bank, 2017). These women are mostly rural, poor and low educated and lack access to financial services such as savings, loans, digital payment methods and insurance, face more restrictions on opening a bank account, experience less mobility and decision-making power and have lower financial literacy and education. This financial exclusion and gender injustice limits the productivity and profitability of women in their roles as workers, farmers, enterprises and consumers and therefore remains a significant barrier to her economic empowerment.

Financial inclusion is a major pathway of CAREs women's economic empowerment work. Since 1991 CARE has been a recognised leader and innovator in designing and delivering programmes to promote women's financial inclusion. We emphasise a savings led approach to financial inclusion, given savings is one of only three interventions proven to accelerate the economic empowerment of women regardless of their context¹. The basis of CARE's work on financial inclusion is the use of informal Village Savings and Loan Associations (VSLA) to enable (primarily poor, rural) women living in poverty to meet on a regular basis, save, access loans, obtain emergency insurance and build their financial skills and assets. We recently launched our new VSLA scaling plan, which envisions 50 million women and girls in the least developed, most gender inequitable countries are economically and socially empowered through savings groups by 2030, reducing poverty and increasing gender equality

CAREs financial inclusion work goes beyond VSLA though are yet to be captured in one financial inclusion framework. Our successful Lendwithcare peer to peer lending platform partners with local microfinance institutions (MFIs) to provide loans to entrepreneurs. We support access to finance and financial literacy for women farmers and garment workers, support associations of agricultural producers or cooperatives to access to credit, support uptake of digital solutions and cell phone applications, creation of market linkages between VSLAs and Microfinance Institutions (MFIs) and banks, we engage men and boys to shift power dynamics, as well as access to micro-insurance including in fragile and conflict affected states.

We work with institutional donors and we are an established leader working with governments in Sub-Saharan Africa to support the development of financial inclusion public policy with a gender lens. We co-develop products for the market with multi-national, pan-African and national banks including Barclays, Ecobank, Equity Bank and MFIs such as Advans Cote d'Ivoire and globally, and we continue to innovate with mobile network operators such as MTN and Airtel. We partner with multi-national agribusinesses such as Mondelez and Cargil to deliver financial services to workers at the base of their supply chains. And we work closely with women's rights organisations and impact populations to support collective action and gender justice for women's financial inclusion.

3. Specific Areas of Responsibility

Delivering the financial inclusion advocacy priorities with CAREs Women's Economic Empowerment and Access Africa strategies:

- Participate in a global research team for a live grant that is assessing the viability of a learning facility for driving Savings Groups Growth in East Africa
- Influence the investments of UK Government, development financial institutions to adopt CAREs policies for investing in financial inclusion initiatives for poor women

¹ UN Foundation and Exxon Mobile: A roadmap for promoting women's economic empowerment

- Provide leadership on Financial Inclusion for CARE, including developing high quality policy recommendations and key messages on financial inclusion, with a strong focus on women's economic empowerment throughout. This includes writing regular blogs on the topic.
- Supporting CARE Country Office teams and Impact Growth Strategy teams to secure 15 National and regional commitments to Village Savings and Loan Association (VSLA) in national strategies
- Support the development of a social movement of VSLA members in West Africa
- Tracking and monitoring the impact of policy influencing
- Establish and develop a network of senior relationships with key external stakeholders (see list above) to achieve our policy and advocacy objectives

New Funds and Resources

Attract new resources and partnerships by working with fundraising staff to identify new opportunities for financial inclusion advocacy. Provide input into project proposals to institutional donors, foundations, and companies in association with country offices and CIUK's fundraising team.

Connecting with CARE International

Play a leadership role for the Advocacy, WEE and Access Africa teams within the CARE confederation, convening meetings across the CI membership and driving the development of major technical resources, materials and knowledge products.

Organisational Efficiency and Effectiveness

Support the development of CI and CIUKs policy skill capacity – e.g. training, and sharing skills and strategic planning tools with the wider programme staff and providing advice on research related projects. Undertaking ad-hoc policy and research on non-private sector issues

1. *Any additional duties as may be reasonably required by a senior manager within the scope of the above.*
2. *This document forms part of the post holder's contractual terms and conditions of employment.*
3. *The document is not an exhaustive list of core elements of the role. This job description is a working document and may be amended from time to time by mutual agreement.*

Special Features

The post will be based in CIUK's London office. It is expected that the position will entail some travel, with occasional longer periods of absence.

Data Protection

The post-holder hereby agrees not to disclose any confidential or sensitive information to a third party or outside organisation except where required to do so by law.

Health and Safety

The post-holder agrees to abide by CIUK's Health and Safety principles and code of conduct and/or those of the host CARE country offices to take all reasonable steps to ensure both their own safety in the work place as well as that of their colleagues.

Equal Opportunities

The post-holder agrees to promote and uphold the principles of equal opportunities in accordance with CIUK's Equal Opportunities Statement and all related policies.

Safeguarding

CARE International UK has a zero tolerance approach to any harm to, or exploitation of, a vulnerable adult or a child by any of our staff, representatives or partners. Recruitment to all jobs in CARE International UK includes, in particular, **criminal record checks** and the collection of relevant references. Safeguarding our beneficiaries is our top priority in everything we do.

Please Note:

In accordance with the DfID Code, all applicants shortlisted for recruitment to commercial contracts will be asked to declare any conflict of interest.

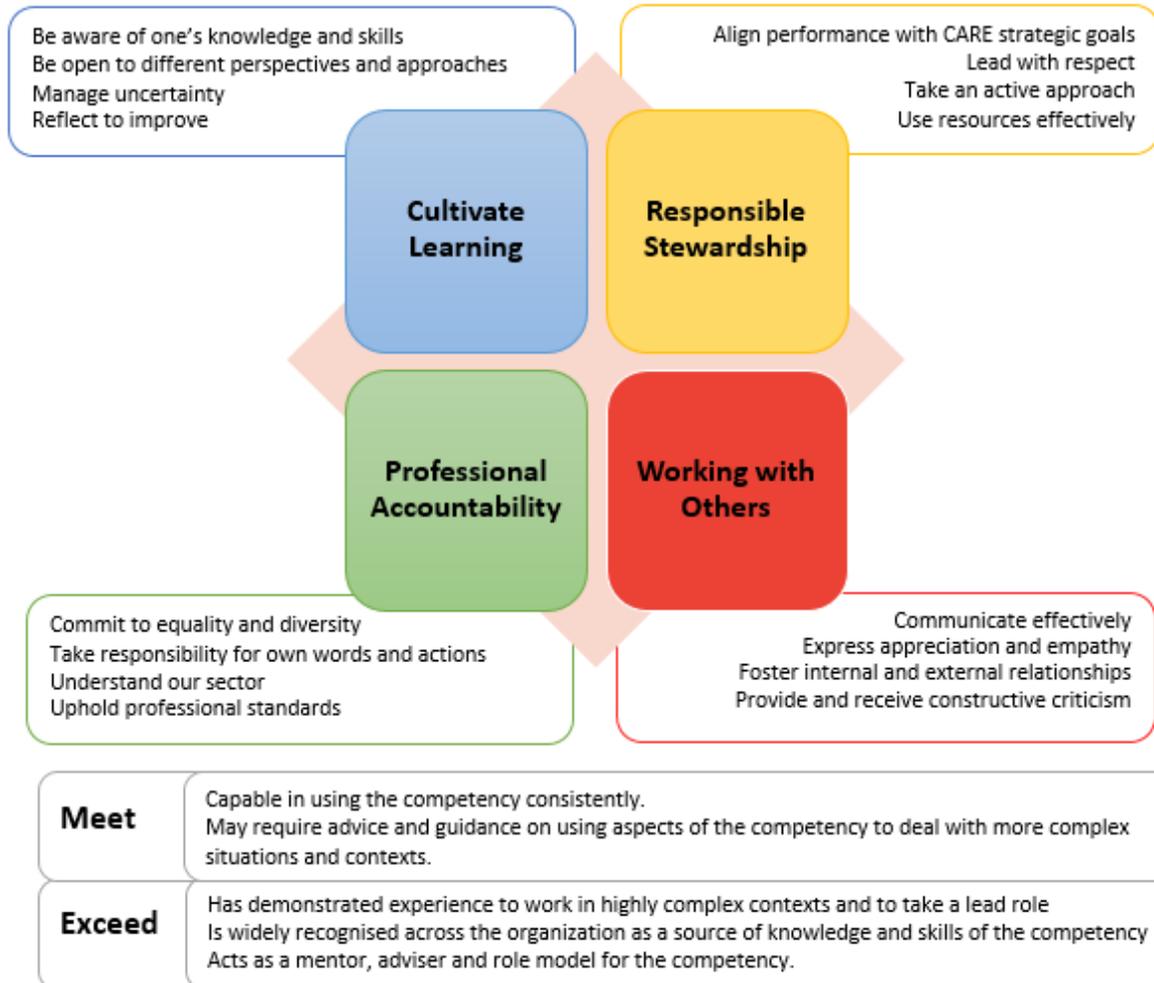
4. Person Specification

	Essential	Desirable
Education & Qualifications	<ul style="list-style-type: none"> • Degree in development or related subject, • or MBA, or equivalent expertise. 	<ul style="list-style-type: none"> • MA or MBA in development
Skills & Expertise	<ul style="list-style-type: none"> • A proven track record of developing and delivering successful policy initiatives that have changed attitudes, behaviour, business practises or legislation. • Experience of researching, advising or working within the private sector, or related body. • Excellent understanding of UK, EU and UN institutions and politics and a strong political antennae. • Outstanding ability to support and advise non-specialist colleagues, communicate complex ideas clearly. • Excellent written and oral. communication skills and an ability to produce high quality publications. • Very strong negotiation, influencing and networking skills. • Strategic thinking and planning. • Strong project management and budgeting skills. • An understanding of and commitment to the principles of participation, gender equity and empowerment. 	<ul style="list-style-type: none"> • Relevant Language skills • (e.g. French, Spanish, Arabic). • Advanced policy analysis and research skills.

Experience and Knowledge	<ul style="list-style-type: none"> • Extensive experience undertaking policy and advocacy on private sector issues, especially women’s economic empowerment. • A thorough understanding of financial inclusion and women’s economic empowerment issues as they relate to international development policy. • Some experience of overseeing multi-country policy related research exercises. • Strong track record of representing an organisation at a high-level, including interacting with and attracting support from representatives of the business community and institutional donors such as DFID. • Published policy publications and briefings for external audiences and advocating to high-level policy audiences. • Web, print and broadcast media experience. • Experience in the promotion of principles of participation, gender equity and empowerment. 	<ul style="list-style-type: none"> • Experience implementing development programmes involving private sector, market or economic development. • Experience working on other CI priorities, such as governance, food security/climate change. • Experience living overseas and working with colleagues from different culture.
Other	<ul style="list-style-type: none"> • Initiative-taker. • Takes responsibility for problem solving and delivering quality results. • Keeps others informed. • Team player. • Aware of other’s work priorities. • Willingness to undertake extensive travel. • Solutions-focused. 	

CARE UK COMPETENCY FRAMEWORK

The Framework has been developed with current and future CARE UK culture in mind, to provide a common language and approach that is relevant to all.



CARE UK competency framework is based on four core behaviours: Responsible Stewardship, Working with Others, Professional Accountability and Cultivate learning. Whilst every role might have a different focus in relation to each competency, every employee is expected to provide evidence against the four indicators for each competency. The indicators for each competency are as follows:

RESPONSIBLE STEWARDSHIP

Align performance with CARE strategic goals / Lead with respect /
Take an active approach / Use resources effectively

WORKING WITH OTHERS

Communicate effectively / Express appreciation and empathy /
Foster internal and external relationships / Provide and receive constructive criticism

PROFESSIONAL ACCOUNTABILITY

Commit to equality and diversity / Take responsibility for own words and actions /
Understand our sector / Uphold professional standards

CULTIVATE LEARNING

Be aware of one's knowledge and skills / Be open to different perspectives and approaches /
Manage uncertainty / Reflect to improve

The competency framework provides a selection of competencies that are important for performance at CARE UK. All roles, regardless of their seniority, within CARE UK should have all core 4 competencies identified as essential for effective performance in the job. Having core competencies defined and applied across all levels allow to ensure a consistent and transparent standard across the organisation.

We use competencies for recruitment, which ensures that any selection process is focused on the behaviours that are important for success in that role and organisation overall. Competencies form the basis of a number of selection tools, for example, competency based interviews and in-tray exercises. Basing our selection on our competency framework enables us to engage in objective and standardised selection across the organisation.

A competency based interview is a type of interview used to evaluate a candidate's behavioural competence to do a particular role. Each question is targeted at obtaining behavioural evidence for a specific competency. The candidate is asked to provide concrete examples, from their previous experience, of when they demonstrated the behaviour in question. A scoring interview form - is used to assess the candidate's response for that competency, enabling the selection panel to apply consistent benchmarks when conducting interviews.

For further information please visit

www.careinternational.org.uk

Twitter: @careintuk

