Terms of Reference

Consultant: FinEquity Africa facilitator
Thematic Area: Creating Customer Value
Project Title: Regional facilitator FinEquity Africa
From: November 15, 2022
To: June 30, 2023
Task Manager: Antonique Koning, CGAP Senior Financial Sector Specialist

How to Apply

Please submit a resume and cover letter detailing specific examples of skills and experience relevant for the tasks and deliverables included in the scope of work to Bonde Raharinoasy <brharinoasy@worldbank.org> by close of business Tuesday, November 1st 2022. Please include "FinEquity Facilitator" in the subject line.

About CGAP

The Consultative Group to Assist the Poor (CGAP) is a global multi-donor partnership dedicated to advancing financial inclusion for the poor. CGAP plays a unique role as a donor-coordination mechanism for funders working to improve the lives of poor people through the power of financial inclusion, providing a valuable platform for information, dialogue and reflection to advance progress towards a collective vision. Using action-oriented research, CGAP tests, learns and disseminates knowledge intended to help build inclusive and responsible financial systems that move people out of poverty, protect their assets and advance broader global development goals. CGAP leverages its relationships with businesses, governments and the non-profit sector to share insights, mitigate risks and protect customers, and help others bring solutions to scale. CGAP serves as a global advocate for the financial inclusion community by collaborating with strategic institutions that influence policy and market development and providing evidence-based research and practical lessons that guide their work.

CGAP is supported by more than 30 partners including bilateral and multilateral development agencies, development finance institutions and private foundations committed to advancing financial access for the poor. CGAP is housed in and administered by the World Bank.

CGAP is guided by a five-year strategy and annual workplans. The next five-year strategy, CGAP VI, covers the period July 1, 2018 – June 30, 2023 and is built on a theory of change (ToC) that has identified four collective outcomes:

- Customers have information, incentives, trust, confidence and networks to participate in the financial system.
- Providers offer affordable, responsible, and accessible financial solutions for poor people that are sustainable and at scale.
- An infrastructure that enables ubiquitous, efficient, open and safe markets is in place.
• A policy and regulatory framework for responsible financial inclusion is in place and enforced.

To contribute toward achievement of these outcomes, CGAP’s strategy has identified four priority technical areas including:
• Creating customer value
• Emerging business models
• Enabling Infrastructure
• Next Generation Policy

Additionally, CGAP will continue to provide industry-level support to share knowledge and scale impact beyond its core partners. This will include improving global learning on impact evidence, supporting CGAP’s members, and focusing on capacity development to scale learning with providers and policymakers.

Implementation of CGAP VI is carried out by the Operational Team through a “portfolio of projects” designed to achieve the high-level collective outcomes articulated in the theory of change.

About the Project

The Segments and Insights Project generates demand-specific insights on the financial lives of people living in poverty, especially women through targeted research and experiments in collaboration with partners. It considers focus segments in phases, from identifying the most vulnerable and excluded segments, to understanding the reality of the segment, to identifying responses to identified challenges, and sharing recommendations and guidance within a well-structured influence strategy. Through this project, we seek to influence providers, policymakers, and funders as they shape financial solutions and market development approaches to facilitate income generation, access to essential services, and protection of living standards.

Aligned with CGAP’s vision the Project centers on poor women and recognizes that women are a vast, heterogenous group and that taking into account their intersectionality with various demographics and livelihoods is also important, particularly considering how financial services can play a role in building resilience and seizing opportunities.

In FY22, the Segments and Insights Project will focus on enhancing the gender lens throughout CGAP’s work to expand the knowledge base, as well as leveraging members and partners to drive systemic change for women in alignment with CGAP’s Strategy on Gender Equity in Financial Inclusion. In addition, the Segments and Insights Project spearheads capacity building across CGAP on women’s financial inclusion. As part of the influence model of its gender strategy CGAP convenes FinEquity.

FinEquity is a global community of practice, convened by CGAP, focused on women’s financial inclusion. FinEquity is convened by CGAP and managed as part of CGAP’s Segments & Insights project and an integral part of CGAP’s Strategy on Gender Equity in Financial Inclusion. In April 2022, FinEquity reached 4,200 individuals across 125 countries representing over 1,000 institutions. FinEquity facilitates and promotes learning and exchanges, curates emerging good practices, and is a platform for solving common problems on the most important areas in women’s financial inclusion and economic empowerment as represented by its learning agenda.
FinEquity Africa is a new regional group (launched in September 2022) of the global community of practice convened by CGAP to accelerate women’s economic empowerment through financial inclusion. This regional group is supported by the Graça Machel Trust and Financial Sector Deepening Network, with the goal of promoting equitable access to and use of a wide range of financial services across Africa by accelerating knowledge generation, fostering best practices and encouraging sector collaboration in the region. FinEquity Africa will offer opportunities for learning, exchange, and collaboration around regional and national priorities primarily in English, but also in French (and maybe Portuguese). Strong linkages between FinEquity Global and its African group will allow for cross-fertilization between the global and regional/local levels.

**Scope of Work**

The Consultant will coordinate all work closely with the FinEquity Global and CGAP Gender team and will undertake the following tasks in this assignment.

The Africa Facilitator guides the members in their knowledge sharing activities and facilitates linkages among members for knowledge exchange. The Africa Facilitator will lead and direct FinEquity Africa’s engagement in the space according to its priority strategic areas and will ensure that these themes underpin all its work. The Africa Facilitator also represents the community in events and policy discussions pertaining to financial inclusion in the region and builds out partnerships in the interest of community engagement.

The Africa Facilitator is also responsible for:

- **Community Building**
  - Build a network of key FinEquity audiences in Africa
  - Represent CoP at events (virtual or physical) and policy discussions with government and other actors

- **Strategic and Technical oversight**
  - Lead, coordinate and chair quarterly meetings with FinEquity Africa Technical Advisory Committee (TAC) comprised of women’s financial inclusion leaders in Africa
  - Guide implementation of work plan based on the needs identified by the community and lock-in commitments from local partners for content provision.
  - Secure commitments from partners to provide in-kind support to FinEquity and co-lead with FinEquity on industry initiatives.

- **Knowledge curation & dissemination**
  - Identify and find relevant information and data to inform policies and programming on women’s financial inclusion in the region
  - Direct members to package content in appropriate means for community sharing and learning (e.g., webinar, blog, D-groups dialogue, etc.).
  - Tailor communication style, learning activities and all knowledge exchange to reach grassroots organizations and meet needs of diverse members of the community and anticipate and respond to members’ needs and requests.
  - Organize a webinar series on Gender Balanced Workforce to increase gender equality in the financial inclusion space in Africa through a more gender-balanced workforce and gender-intelligent product design in FY23
  - Liaise with FinEquity External Affairs officer on online content and events as needed.

- **Quality Control**
• Conduct technical review of FinEquity Africa content (blogs, summaries, and webinars) to ensure congruence with learning themes and technical accuracy.
• Make recommendations based on results of a member survey and evaluate FinEquity Africa’s performance.

The Task Managers, FinEquity Facilitator and other CGAP staff will participate in the review and guidance of the work, based on the specific requirements of each task.

**Deliverable(s)**

The following are expected deliverables based on the scope of work defined above:

• Launch and grow regional hub (in terms of breath and depth of participation)
• Establish a Technical Advisory Committee
• Organize and join relevant learning and networking events in Africa
• Develop a clear workplan reflecting FinEquity Africa needs in alignment with FinEquity strategic plan with various types of CoP activities, including but not limited to:
  o Content pieces – blogs, research findings, case studies
  o Curation of resources, regional updates/events/news – in a quarterly newsletter; on-line resource guides
• Organize regional sessions (and some thematic sessions) at FinEquity Global Annual Meeting
• Ensure high quality products and learning interactions
• Positive evaluations from FinEquity Africa members

**Necessary Skills and Experience**

• Deep practical experience in financial inclusion and women’s empowerment in Africa and outstanding personal network in financial inclusion and gender in the region.
• Strong communication and facilitation skills with direct experience facilitating learning collaboratives and managing high-level stakeholder engagement.
• Minimum 5 years of experience working in women’s financial inclusion, women’s economic empowerment, digital financial inclusion, and other related areas such as poverty alleviation, gender equality, technology, and/or financial inclusion.
• Master’s degree in international development related field of study, or equivalent in experience.
• Strong research and writing skills.
• Fluency in English required. French a strong asset, Portuguese a plus.

**Ownership/Control of Work Product/Publication**

• All materials produced or acquired during the appointment - written, graphic, film, and digital audio/video or otherwise -shall remain the property of the World Bank unless and to the extent such rights are explicitly relinquished (in whole or in part) by the World Bank, in writing. The World Bank furthermore retains the exclusive right to publish or disseminate in all languages reports arising from such materials. In the event of early termination of the appointment or non-renewal upon its expiration, the Consultant shall, if requested by CGAP, deliver to it copies of all materials and data developed with CGAP funds. Any material developed by the Consultant under these TORs may not be used without written prior approval by the World Bank.

**Authorship and Acknowledgement**
CGAP staff will generally be listed as the authors of any publication or other communication that is produced as a result of the research conducted during the appointment. The Consultant’s contribution to conducting research will be acknowledged in any such publication. If in the reasonable view of the Task Manager, the Consultant contributes significantly to the conceptualization and drafting of any documents created, the Consultant will be listed as a co-author, along with the relevant CGAP staff.

**Task Manager/Reporting**

The Task Manager is Antonique Koning, CGAP Senior Financial Sector Specialist and CGAP Gender Lead. CGAP may designate another qualified task manager. The Task Manager has the final sign-off on deliverables and invoices. The Consultant will report to the Task Manager.

**Schedule**

All work will be completed between November 1, 2022, and June 30, 2023, unless the appointment is extended, or a new appointment is made. The schedule could be further clarified in each subsequent task assignment.

**Budget and Payment**

The daily rate will be determined based on the qualifications and prior experience of the consultant and the WBG fee matrix for this level short-term consultancy assignments. The budget ceiling for the work under this TOR is up to seventy (70) days.

**Confidentiality**

All knowledge and information not already within the public domain which the Consultant may acquire from CGAP or its employees or by virtue of the assignment shall for all time and for all purposes be regarded by the Consultant as strictly confidential and held in confidence and shall not be directly or indirectly disclosed by the Consultant to any person whatsoever excepting with the World Bank written permission. All outputs of the work, materials produced in the course of the work, and all by-products shall remain confidential unless the World Bank authorizes public release.