



## Terms of Reference

### Consultant:

**Thematic Area:** Customer Segments & Insights

**Project Title:** CGAP Women's Financial Inclusion Community of Practice (FinEquity)  
Knowledge Management Consultant

**From:** January 15, 2022

**To:** June 30, 2022

**Task Manager:** Diana Dezso

### 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 <[braharinoasy@worldbank.org](mailto:braharinoasy@worldbank.org)> by close of business Friday, January 7, 2022.

### 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, especially women, 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's vision is a world where poor people, especially women, are empowered to capture opportunities and build resilience through financial services. 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; and
- 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; and,
- 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 FinEquity

[FinEquity](#), the community of practice to advance women’s financial inclusion globally, is convened by CGAP. FinEquity has a global membership base spanning individual working with donors, research institutions, financial service providers, technical assistance providers, and non-profit organizations. It uses various digital platforms and in-person events to effect its strategic objectives which are to: connect members, foster knowledge sharing, facilitate learning, and promote influence amongst members to improve impact. FinEquity members pursue women’s financial inclusion as a means to broader economic empowerment and are based throughout the world. FinEquity learning themes are Gender Transformative Solutions; Digitally Enabled Financial Inclusion; and Impact Pathways. Each theme has a Lead responsible for designing and leading activities. FinEquityALC is a Spanish language regional hub of FinEquity focused on the Latin America and Caribbean region, engaging deeply with regionally based thought leaders. Across FinEquity, learning activities play an integral role in CGAP’s staff capacity building, project development, and influence.

Much of FinEquity’s online presence is hosted on FinDev Gateway. FinDev Gateway is CGAP’s independent knowledge-sharing platform. It plays a pivotal part in CGAP’s role as a convener by engaging with the global community and promoting the exchange of lessons and ideas on making financial services work for poor people. In addition to the English platform serving a global audience,



FinDev has three regional platforms in French, Spanish and Arabic, which focus on their respective audiences in sub-Saharan Africa, Latin America and the Caribbean, and the Arab world.

## Scope of Work

The consultant will work closely with the FinEquity facilitator and with other consultants on the FinEquity and FinDev Gateway teams and will play an important role in FinEquity's development of a knowledge bank of proven solutions related to achieving a gender balanced workforce in the financial services sector, conducting gender analysis, and designing for women's inclusion.

The consultant will be responsible for the following tasks:

### ***Process development:***

- Develops and implements a process for assembling, selecting and categorizing relevant publications, tools, resources and insights from community members, regional partners, and other key industry stakeholders.
- Recommends the structure for organizing relevant resources in anticipation of/preparation for transferring them into an online knowledge bank. The knowledge bank itself will be developed under the guidance of the facilitator with Communications support and maintained on FinDev Gateway.

### ***Curation of content:***

- Applies knowledge of financial inclusion themes and programmatic approaches to appropriately source, select and organize content generated by the FinEquity Community and other key sources and stakeholders, in the three topic areas of the knowledge bank. Revises as needed with input from FinEquity's thematic leads and regional partners.
- In collaboration with FinEquity's thematic leads conducts peer-review sessions to solicit feedback on the curated resources from community members.
- Finalizes the structure and content of the knowledge bank with input from peer reviews.
- In collaboration with communications and FinDev advises on the packaging, development and organization of FinEquity's knowledge bank in an online format.

## Deliverable(s)

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

- Relevant content for an online knowledge bank of resources and tools organized under three topics: achieving a gender balanced workforce in the financial services sector, gender analysis tools, and designing for women's inclusion
- A process for curating relevant resources from the FinEquity community and other key stakeholders

## Necessary Skills and Experience

- Master's degree in International Relations, Public Affairs, Marketing, Political Science or other related disciplines with a demonstrated interest and background in gender issues in the development sector.
- A minimum of 5 years of professional experience with organizational learning and knowledge management or equivalent combination of education and relevant experience.
- Proven writing skills with an excellent command of English and an ability to convey complex ideas in a creative, clear, direct, and lively style.
- Ability to initiate and manage a resource curation process and to conceptualize and execute the organization of content.
- Strong diplomatic, interpersonal, and team skills; demonstrated client orientation; sensitized in working in a diverse and multicultural environment; ability to work effectively and respectfully with colleagues and members of different skill levels.
- An in-depth understanding and problem-solving approach to project management as it relates to complex, multifunctional projects.
- Ability to prioritize, work well under pressure and capably handle/juggle multiple tasks within tight deadlines. Experience working with cross-functional teams.
- Excellent organizational skills. Ability to take initiative, personal ownership and accountability to meet deadlines, work under pressure, balance competing demands and achieve agreed-upon results.
- Fluency in English required. Fluency in Spanish an advantage.

## Ownership/Control of Work Product/Publication

All materials produced or acquired during the appointment - written, graphic, film, digital audio/video or otherwise - shall remain the property of CGAP unless and to the extent such rights are explicitly relinquished (in whole or in part) by CGAP, in writing. CGAP 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 CGAP the Task Manager.

## 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 in conducting this 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 co-author, along with the relevant CGAP staff.



### Task Manager/Reporting

The Task Manager is Diana Dezso. CGAP may designate another qualified task manager. The Task Manager has final sign off on deliverables and invoices. The Consultant will report to the Task Manager.

### Schedule

All work will be completed between January 15, 2022 and June 30, 2022, 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 Consultant will be compensated based on a daily rate for services for up to 60 days. The Consultant will also be reimbursed for miscellaneous expenses directly related to the work performed pursuant to these TORs (documented in accordance with relevant WBG policies) with prior written agreement with Task Manager. Payment will be made upon receipt of the payment request through the World Bank system and its approval by the Task Manager.

### 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.