

How to Apply: Kindly submit your application to the position below by sending your CV and Statement of Interest to Will Cook at wcook@worldbank.org. Please include “Application – IFFC – [FULL NAME]” in the subject of your email. **Application deadline is June 27, 2022, 11:59 pm EST.**

Terms of Reference

Consultant: Project Coordinator
Thematic Areas: Fragility Financial Inclusion
Project Title: Inclusive Finance in Fragile Countries (IFFC)
From: July 15, 2022
To: June 30, 2023
Task Manager: William Cook, Senior Financial Sector Specialist

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 that has identified four 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.

To better focus our work, we defined three central dimensions where we believe new learning about digitally enabled financial services could play a meaningful role in improving the lives of the poor:

- **Generating income.** People need reliable and predictable sources of income. This may come from a formal job, a family business, day labor, social commerce, gig work or a government payment.
- **Accessing essential services.** People need services that help them use their time well, improve their capabilities or ensure their physical well-being, such as access to electricity, clean water, sanitation, education, and health care. Increasingly, access to digital connectivity also falls into this category of essential services.
- **Protecting basic standards of living.** Poor people are particularly vulnerable to emergencies and external shocks and need mitigation measures that protect them. These include social transfers, emergency, or health crisis mitigation, managing the effects of climate change or conflict, and protection from unsound financial services practices by promoting consumer protection strategies.

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

CGAP is beginning a program of work focusing on financial inclusion in highly fragile countries (Inclusive Finance for Fragile Countries or IFFC). While the challenges around this are familiar (e.g., lack of basic enabling regulation, gaps in agent network coverage), the context is more complex. CGAP’s IFFC project seeks to identify whether and how existing approaches for advancing inclusive finance must be adapted for highly fragile countries. Where these strategies must be adapted, the project further will document and communicate best practices to funders and sector support organizations. The countries have tentatively been identified as the Democratic Republic of Congo (DRC), Haiti, Mali, Papua New Guinea, Somalia, Sudan, and Yemen. CGAP will explore gender aspects of fragility in countries beyond this list and focus countries may change over time.

Fragility has multiple definitions, but consistently refers to contexts lagging in their ability to deliver sustainable development. Fragility encompasses a wide range of situations resulting in inability to deliver basic social, economic, legal, and security services. While definitions of fragility vary, its impact remains consistent. Undernutrition, child mortality, school attendance, and access to water, among other measures, are all much worse in fragile countries. Moreover, these countries are falling behind peers in measures of poverty and access to finance. By 2030, 80 percent of the world’s poorest, or 620 million people, are expected to be living in fragile countries. The COVID-19 pandemic has compounded economic insecurity in fragile states, erasing as much as five years of progress in poverty reduction.

Scope of Work

The Project Coordinator Consultant will provide general support to the Task Manager, core team, and team of consultants on activities and deliverables related to the IFFC project. The Consultant will engage in project management, research, as well as data collection and analysis tasks, as outlined below.

In addition to these tasks, the consultant will serve as a full CGAP project team member, contributing to technical discussions related to payment systems, digital business models, and enabling regulation for financial inclusion. Strong interest in these topics is encouraged, and experience in them preferred.

Specific Tasks

The Project Coordinator Consultant will be engaged in the following types of work per agreement with the Task Manager:

- Lead the preparation of internal team and CGAP meetings; this includes scheduling, drafting agendas, taking meeting minutes, and capturing follow-up action points.
- Support the preparation of external meetings and events such as expert interviews, stakeholder convenings, workshops, etc; this includes liaising with external and internal participants, supporting the drafting of agendas, taking notes, capturing follow-up action points, and updating the team's knowledge management tools (as relevant) to capture key information.
- Contribute to the technical work of the team. While expertise on these areas is not required, experience and strong desire to deepen expertise is encouraged. Topics included:
 - Fragility and financial inclusion, e.g., by reviewing and synthesizing literature, gathering and analyzing key statistics, and sharing insights and conclusions.
 - Payment systems, e.g., understanding scheme-based approaches to financial infrastructure
 - Digital financial service business models, e.g., economics of retail payments and SME credit businesses
 - Enabling regulation for financial inclusion, e.g., regulatory approaches to agent networks and non-bank participation in financial services
- Support the creation of PowerPoint decks, publications (e.g., CGAP blogs), and other relevant team documents (e.g., TORs, summary documents, etc.) and deliverables (requested on an ad hoc basis).
- Facilitate the team's communications efforts by supporting the production of blogs, webinars, etc in partnership with other team members and the CGAP Communications Team.

The Task Manager and other CGAP staff will review and provide feedback to the work done by the Consultant.

Deliverable(s)

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

- Up-to-date literature review on inclusive finance in fragile countries
- Contribution to technical reviews and publications (e.g., payments infrastructure, DFS business models, enabling regulation)

- External communications outputs (e.g., blogs, webinars) produced
- Team project management tools and working materials (e.g., project documentation, internal notes, interview records, reference literature, etc) continually updated and well organized

The required language for written deliverables is English unless otherwise specified.

Necessary Skills and Experience

Minimum qualifications:

- A master's degree in business, finance, economics, public administration, public policy or another relevant topic.
- At least 3 years work experience, experience in digital financial services or related area preferred.
- Strong organizational skills applicable to organizing files, tasks, and knowledge as well as to organizing meetings, workshops, and public events.
- Proven track record in independently conducting high quality project management.
- Excellent writing and communications skills in English.

Desired qualifications:

- Solid analytical skills and experience digesting, synthesizing, and drawing insights from academic and development literature.
- Knowledge and interest in payments and finance sectors.
- Personal experience working or living in developing countries.
- Experience working directly with organizations within the financial inclusion and/or fragile contexts.
- Well versed in the use of project tools such as Microsoft Teams, Microsoft OneDrive, knowledge library platforms, etc.
- Fluency in French and Arabic.
- Ability to travel, if deemed safe by World Bank travel policies.

The assignment is home-based, preferably from a time-zone close to East Africa Time (GMT+3).

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 the 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 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. The Task Manager is William Cook, Senior Financial Sector Specialist. 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 **July 15, 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 budget ceiling for the work under these TOR is **one hundred and fifty (150) days**. The Consultant's time will be compensated based on a fee of **XXX U.S. dollars (US\$XXX)** per eight (8) hour consulting day or pro-rated portions thereof. The Consultant will also be reimbursed for miscellaneous expenses directly related to the work performed pursuant to these TORs (documented in accordance with relevant CGAP procedures) or 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.