



How to Apply: Kindly submit your application to the position below by sending a cover letter and CV to Sabaa Notta at snotta@worldbank.org. Please include “Application – Climate Gender Specialist – [FULL NAME]” in the subject of your email. Application deadline is **April 12th, 2022, 11:59pm EST**.

Terms of Reference

Consultant: Gender and Climate Change Specialist
Thematic Areas: Gender, Climate Change, Financial Inclusion
Project Title: Strengthening Climate Resilience and Adaptation through Financial Services (Climate Resilience Project)
From: May 1, 2022
To: June 30, 2023
Task Manager: Peter Zetterli, 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’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. CGAP is guided by a five-year strategy and annual workplans. The current 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

The issues around climate change are complex and wide-ranging. Vulnerable people should not be expected to face this on their own and bigger solutions that address the core of the problem will need to come from a coordinated and diverse set of stakeholders. It is CGAP’s belief that **financial services are a valuable tool, among others, in helping vulnerable people reduce the impact of and adapt to the risks associated with climate change.** Most existing interventions designed to respond to climate risks either focus on upstream solutions (e.g., government preparedness to respond to climatic risks), or meso-level interventions (e.g., bolstering market level actors’ capacity to respond) and have little focus on how these types of interventions will ultimately translate into meaningful downstream impact at the customer level. There is a need to expand the conversation around how vulnerable people can more effectively use financial services to bolster their resilience to the present and anticipated risks of climate change. One central aspect of climate resilience is adaptation: How can individuals and households make changes in order to be better prepared, for example by making risk- or impact- reducing investments, diversifying livelihoods or by moving to a different location?

Women are especially susceptible to the effects of climate change. Natural disasters affect women and girls disproportionately (Hallegatte et al. 2017, De la O Campos et al. 2014). This happens not because “they are inherently more at risk, but because of the intersection [of climatic shocks and stresses] with other social and economic inequalities such as land ownership rights or patriarchal power structures” (2X Climate Finance Taskforce, 2021). Social norms such as roles and responsibilities in the household and community and the types



of jobs women can access influence how they leverage adaptation strategies to respond to climate risks (Njuki, 2021). Gender based inequalities limit women's access to productive resources and better paid jobs. Women are often overrepresented in the informal economy, "with consequent economic vulnerability, or have less access to resources such as finance, climate information and markets" (2X Climate Finance Taskforce, 2021). These inequalities hinder their social participation and political representation which impact their ability to prepare for or mitigate risks. The adverse effects of climatic risks on women have other consequences, such as increased risks of gender-based violence, early forced child marriage, and even higher rates of mortality.

This project aims to increase the effectiveness of financial services that help the vulnerable, especially women, to adapt and grow more resilient to climate change. Grounded in a strong focus on vulnerable people, it will offer guidance to stakeholders on the role that financial services can play in helping the vulnerable to reduce the impact of and adapt to specific climatic risks, which constraints are impeding that role, and what meaningful actions they can take to overcome those constraints. In recognition of the multifaceted set of challenges around climate change as well as the high degree of interest from various CGAP audiences, the project will apply four stakeholder lenses centered on **customers, providers, development actors, and government actors**, with a focus on gender incorporated into each lens.

In recognition of the scale and complexity of the challenges, the work will be intentionally divided into two phases. In the first phase, the project team will establish foundational knowledge and relationships around the subject and explore a wide range of aspects to identify high priority issues for the financial inclusion community to address. In the second phase, the project will undertake applied work on a carefully chosen subset of those issues to generate, demonstrate, or validate potential solutions. CGAP will also seek to drive action on additional issues identified in the initial phase through incorporation in other CGAP projects or by encouraging other partners in the financial inclusion community to take them on.

The foundation of this project will be a deep understanding of the experiences of vulnerable individuals and households in reducing the impact of and adapting to climatic risks, how these experiences differ based on gender, and how inclusive and appropriate financial services can improve these experiences. Since these experiences may vary widely, the project will further narrow its focus in three key dimensions:

1. **Shocks and stresses.** Rather than try to solve for climate change overall, we will examine the top climatic risks threatening vulnerable people in developing countries (e.g., droughts or floods) and select a few with the widest global relevance, closest link to financial inclusion, clearest need and potential for learning, and greatest apparent additionality of CGAP involvement.
2. **Geographies.** Since climate risks and their impact differ across geographies, we will select locations that are most susceptible to the prioritized shocks and stresses as an entry point for focusing our work. We will select 3-4 diverse geographical contexts (e.g., urban, rural, coastal) with a balanced global representation. For the most part, we will prioritize locations where basic digital payments ecosystem exists given the import of digital financial service to supporting financial inclusion and broader resilience to climate risks, although we might want to include one in a fragile context where infrastructure is less developed or less functional.
3. **Livelihoods.** Within the focus geographies, we will pay particular attention to major livelihoods at high risk of disruption from the selected climatic shocks and stresses, concentrating much of our analysis



on households that are dependent on those livelihoods and keep in mind those livelihoods where women are most prevalent.

Scope of Work

In coordination with the Task Manager and Gender Lead, the Consultant will provide strategic and operational leadership to design the Climate Resilience project's cross-cutting component related to gender across workstreams.

The cross-cutting gender component will define a gender lens and ensure it is applied throughout to (i) adequately identify the binding constraints to women's resilience to the selected climate risks for this project; (ii) understand how climate risks can have a positive or negative effect on women's financial inclusion, agency, and control over resources; and (iii) identify viable ways providers, policy makers and regulators, and sector support organizations can help address these gender constraints in the face of climate risks, based on global and local evidence (i.e., in focus countries identified for the project).

The gender component of this project will provide technical guidance to CGAP's Climate Resilience team, and ultimately to relevant stakeholders, to support them in their efforts to conduct research and develop solutions that address gender constraints to climate-responsive financial services.

Specific Tasks

The Consultant will coordinate closely with the Task Manager the following activities for a total of up to 50 days during the contract period (FY22 and FY23):

As part of this work the Consultant will:

- Review and synthesize the current global knowledge on the intersection of gender, climate change, and financial inclusion. The Consultant will also identify and synthesize any such knowledge for the specific focus geographies and livelihoods selected by the project.
- Based on the review, conduct a gender analysis that documents actual and hypothesized differential gender-specific challenges when faced with climate risks as it relates to financial services and identifies key imperatives for change.
- Contribute significantly to the design of the overarching conceptual framework for the Climate Resilience project, helping ensure an appropriate gender lens is incorporated to probe and/or address gender-specific challenges and impacts.
- Document relevant lessons from stakeholders, identifying and addressing gender constraints and potential outcomes on livelihoods to then produce knowledge products (e.g., blogs, papers, decks, webinars, etc.) that will be shared with both local and global audiences.
- Review workstream plans and deliverables across the project to ensure a gender lens has been incorporated where relevant including in learning questions, research methodologies, and stakeholder engagement.
- Stress test and socialize the gender framework developed with key thought leaders in the financial inclusion and climate change community to receive feedback and incorporate provided feedback.



- Contribute significantly to the drafting of final outputs and relevant documents for Phase 1 to ensure that gender-based findings are fully incorporated into the evidence and analysis as well as the conclusions and plans for Phase 2.

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:

- All relevant literature reviewed specific to gender, climate change, and financial inclusion to be uploaded to Readcube Papers with tags and annotations.
- Concrete input to the design of the overarching conceptual framework for the Climate Resilience project to ensure appropriate gender lenses are incorporated throughout workstreams and project activities.
- An internal concept deck that frames the gender challenges for the specific climate risks and focus geographies selected for this project.
- A report/deck that documents the differential challenges faced by women when faced with climate risks as it relates to financial services and identifies key imperatives for change. This may be published as a formal output of the project.
- A written gender section to contribute to the Phase 1 synthesis paper.
- Include gender-specific stakeholders in the stakeholder mapping and market landscaping undertaken for this project.
- Specific recommendations on how to incorporate a gender lens into the activities and engagements identified for Phase 2 of the project.

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, sociology, anthropology, or another relevant topic.
- At least 8 years of experience in managing development projects focused on the intersection of gender and climate change.
- Proven track record of working directly with financial service providers and relevant market level actors, with foundational technical knowledge of these actors and retail financial services.
- Excellent writing and communications skills in English.

Desired qualifications:

- Experience working on the intersection of gender, climate change, and financial inclusion
- Have authored publications with a highly practical lens on gender aspects of climate change with linkages to financial inclusion.
- Proven track record in conducting high quality analysis of women's constraints in accessing and benefiting from digital financial services and/or microfinance in the context of developing countries.



- Proven track record of working directly with policymakers and regulators, with foundational technical knowledge of these actors and financial services (e.g., G2P, social safety nets, etc.)
- Ability to travel, if deemed safe by World Bank travel policies.

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 Peter Zetterli, 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 **May 1, 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 budget ceiling for the work under these TOR is **fifty (50) days**, including 10 days in FY22 and 40 days in FY23. 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.