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 – Fragility Gender Specialist – [FULL NAME]” in the subject of your email. Application deadline is April 12th, 2022, 11:59pm EST.

Terms of Reference

Consultant: Gender Specialist
Thematic Area: Gender, Fragility, Financial inclusion
Project Title: Inclusive Finance for Fragile Countries (IFFC)
From: May 1, 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’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 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.

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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, 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. Under-nutrition, 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.

Gender inequality is also further exacerbated in fragile countries. Women are more likely to lose their livelihoods, experience displacement, and have education interrupted during times of crisis. Women are also 37 percent less likely to have a formal account in fragile countries versus non-fragile countries. Therefore, designing a gender lens into the project from the beginning is a high priority.

Scope of Work

In coordination with the Task Manager, the Consultant will provide thought and operational leadership to design and implement a gender lens\(^1\) and framework to guide the IFFC’s project work in gender.

The Consultant will help ensure a gender lens is applied in CGAP’s fragility work, by: (i) identifying binding gender constraints faced in fragile countries across various dimensions of fragility as well as specifically related to access to finance; (ii) identifying evidence around if and how financial inclusion is an impactful tool and avenue for women’s opportunities and access to essential services, building resilience, and income generation in fragile countries, (iii) helping CGAP to understand the channels through which fragility can have a positive or negative effect on women’s financial inclusion, and (iv) identifying ways providers, policy makers and regulators, and sector support organizations can help address gender constraints in fragile countries.

The Consultant will use the conclusions above to create a framework for use by CGAP’s IFFC team, and ultimately country stakeholders, to help make decisions on how gender constraints on financial inclusion can/should be addressed in fragile contexts.

The Consultant will work with other team members to mainstream gender informed approaches and learning questions into program components; and to identify gender specific work stream activities.

Specific Tasks

The Consultant will coordinate closely with the Task Manager the following activities for a total of up to 75 days during the contract period:

As part of this work the Consultant will:

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\(^1\) Note: the IFFC project will look at gender as women and men rather than gender in some of its broader constructs.
• Review knowledge on gender and fragility developed by past and on-going initiatives at the global level, such as Georgetown Institute’s Women, Peace, and Security (WPS) department, OECD, World Bank, among others. The Consultant will identify and engage with similar gender-related initiatives in focus countries being assessed.

• Document relevant lessons, identifying and addressing gender constraints and potential outcomes on women’s lives to then produce knowledge products (e.g., blogs, papers, decks, webinars, etc.) that will be shared with both country and global audiences.

• Based on the review findings, conduct a gender analysis that documents the differential challenges faced by women in fragile countries as it relates to accessing financial services. The analysis will also suggest how outcomes must shift in fragile countries.

• Create a framework to be used by the IFFC team throughout the project, helping ensure appropriate gender lenses are incorporated into workstreams and including hypotheses on gender and inclusive finance in fragile countries which the implementation work will then seek to prove or disprove.

• Review other IFFC deliverables (e.g., TOR, survey questions, etc.) to ensure a gender lens has been incorporated and outcomes for gender considerations are identified.

• Liaise with the other gender experts at CGAP to ensure good coordination and learnings across projects and workstreams.

• Liaise with potential consultants and vendors on the project to support the various workstream components to include a gender lens.

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

• A list of literature reviewed specific to gender and fragility (Excel document).

• A concept deck that frames the gender-based challenge in fragile contexts.

• A written gender section to contribute to country notes and other relevant technical notes produced for this project.

• Include gender-specific stakeholders in the stakeholder mapping and market landscaping undertaken for this project.

• A written report documenting the gender analysis based on the research findings (literature review and stakeholder interviews). The written report will also include recommendations on how outcomes must shift in fragile countries and a framework to guide future IFFC work on this topic.

• Contributing material and findings on any IFFC-related CGAP learning events organized (e.g., webinars) to disseminate lessons.

The required language for written deliverables is English unless otherwise specified.
Necessary Skills and Experience

Minimum qualifications:

- A master’s degree in finance, economics, sociology, anthropology or another relevant topic
- At least 8 years of experience in managing development projects focused on the intersection of gender and international development
- Proven track record in conducting high quality analysis of women’s normative constraints, challenges at the ecosystem level, and influencing stakeholders on gender considerations in the context of developing countries
- Excellent writing and communications skills in English

Desired qualifications:

- Have authored publications with a highly practical lens on gender barriers in financial inclusion, specifically around accessing and benefiting from digital financial services and/or microfinance in the context of developing countries
- Currently based or having done extensive work in a highly fragile context (ideally one of the focus countries) while working at the country or regional level
- Working-level knowledge of French or Arabic is an asset

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.
All work will be completed between May 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 budget ceiling for the work under these TOR is **seventy-five (75) 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.