



## Terms of Reference

### How to Apply:

Please submit your CV and a letter of interest describing why you think you are the right candidate for this role to Bonde Raharinoasy ([braharinoasy@worldbank.org](mailto:braharinoasy@worldbank.org)).

Please include "Application – FinEquity Facilitator – [FULL NAME]" in the subject of your email.  
Application deadline: May 27, 2022, 11:59 pm EST.

### 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. The 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. It recognizes that women are a vast, heterogeneous group. It is important to consider their intersectionality with various demographics and livelihoods and how financial services can play a role in building resilience and seizing opportunities.

In FY23 and beyond, 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](#), which is the community of practice to advance women’s financial inclusion globally. FinEquity currently has a reach of over 4,500 individuals globally and uses various digital platforms and in-person events to promote knowledge sharing, learning, networking, and collaboration between members.

## Scope of Work

Facilitate the Community of Practice, FinEquity that 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. Provide technical expertise on gender for CGAP projects.

The facilitator is responsible for ensuring FinEquity remains a trusted convenor and thought leader in Women’s Financial Inclusion, identifying appropriate issues, producing quality outputs, and engaging with relevant partners.

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

**Facilitate FinEquity Global.** The Facilitator leads the FinEquity Global Community of Practice (COP) team and facilitates linkages among members for knowledge exchange, also advising on appropriate metrics to capture FinEquity's impact and troubleshooting when metrics indicate the need for new approaches. The Facilitator will direct FinEquity's engagement according to its priority strategic areas and will ensure that these themes underpin all FinEquity's work. The Facilitator is also responsible for meeting the overall objectives articulated in the FinEquity Strategic Plan. This includes:

- **Strategic and Technical oversight**
  - Work with CGAP, the Technical Advisory Committee and other key stakeholders to advance FinEquity's vision, global and regional priorities, and position the community for increased influence
  - Advise on new priority areas for FinEquity to engage on.
  - Coordinate the development and delivery of FinEquity's annual workplan based on the needs identified by the community and strategic opportunities.
  - Develop content for and participate in FinEquity Technical Advisory Committee meetings to update advisors and seek advice on appropriate topics.
  - Advise on FinEquity's strategy for sustainability.
  - Contribute to fundraising proposals and donor engagement.
  
- **Program & Team Management**
  - Review and approve FinEquity activity concept notes.
  - Lead content development for key FinEquity events (Tea with FinEquity, Annual Event, etc)
  - Review FinEquity deliverables for all learning themes, cross cutting knowledge outputs, discussions and convenings.
  - Hold regular team meetings to review progress on workplan and ensure workplan is kept up to date. Support team members, as necessary.
  - Ensure team members are included and work in a positive FinEquity culture.
  - Oversee the donor- funded program activities and manage the completion of all deliverables
  
- **New Initiatives**
  - Identify and develop opportunities for FinEquity to be present and engage in relevant industry initiatives
  - Ensure cohesion & alignment with vision - making sure new initiatives align with strategic priorities, e.g., models for regionalization
  - Respond to requests for support from community members to ensure valuable content for members

- **Partnership and Member Engagement**
  - Represent the CoP at events (virtual or physical)
  - Maintain and build institutional relationships with existing and new strategic partners, particularly with potential for regional expansion, relaying insights, and recommendations back to CGAP leadership.
  - Identify and develop opportunities for member engagement – such as member consultations, feature members’ work at FinEquity events or knowledge products.
  - Aide in providing FinEquity cross-support for CGAP initiatives including in the form of peer review and strategic dissemination and advising.

The Task Manager, Antonique Koning, 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

- Clear annual workplan reflecting community needs, FinEquity strategic plan, and specific initiatives resulting from designated funding partnerships.
- High-quality annual and regional member events.
- Member recruitment and engagement strategies that contribute to a thriving CoP with high quality products and interactions.
- Positive evaluations from FinEquity members.
- Building an inclusive and supportive culture.

#### Necessary Skills and Experience

- Strong track record of team management and leadership in membership organizations
- Experience facilitating learning collaboratives and managing high-level stakeholder engagement.
- Minimum 8 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.
- Excellent research and writing skills.
- Strong communication and facilitation skills
- Fluency in English required

#### 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 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 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 July 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.

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 hundred fifty (150) 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.