

Terms of Reference

Title: Researcher - Financial Inclusion in the Arab World
Project Title: Arabic FinDev Gateway
From: April 19, 2020
To: June 30, 2021
Task Manager: Valdete Berisha, External Affairs Officer

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 (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

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.

The primary objective of this consultancy is to support the content development strategy for the Arabic FinDev, which is focused on serving the knowledge needs of the financial inclusion community in the Arab World. This position can be based globally.

Scope of Work

The consultant will be undertaking the following activities:

1. Content Development

- Research and identify relevant topics and knowledge resources for the financial inclusion community in the Arab World.
- Design a content plan for the next 12 months that includes topics to be covered, related content contributors, recommended content formats, and a timeline.
- Translate blog posts, abstracts, and other short knowledge pieces from English into Arabic as necessary.
- Conduct interviews with practitioners.
- Contribute to FinDev’s bi-weekly COVID-19 Update for the Arab World.

2. Arabic Podcast

- Contribute to the Arabic podcast series by researching guests, finding the right story angle, and developing engaging interview questions.
- Support the dissemination of podcasts, including writing the transcript and reaching out to partners as needed.



3. Audience Research

- Conduct an audience survey and host a focus group discussion to identify knowledge needs in the region.
- Provide recommendations on how FinDev Gateway can increase audience engagement in the region.

Deliverable(s)

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

- A 12-month content plan that identifies key topics, contributors, and content formats
- Interview questions for six podcasts; written transcript of each podcast in Arabic
- Conduct two written interviews
- Write five regional COVID-19 updates
- Translate 3 blog posts, one for each monthly newsletter
- Audience engagement recommendations

Necessary Skills and Experience

- Proficiency in oral and written English and Arabic is a must. Proficiency in French is a plus.
- At least 5 years' experience in research or communications in international development, preferably in the financial sector in the Arab World.
- Advanced degree in a relevant discipline, including international development, public policy, business management, communications, public relations, or related field.
- Excellent outreach and communications skills.
- Experience in creating compelling content for the web including stories, blogs and interviews.
- High attention to detail. A perfectionist when it comes to grammar and spelling. Committed to producing high quality work.
- Sound judgment, ability to make a range of editorial decisions.
- Strong web content management skills, preferred.
- Experience managing social media channels.
- Strong organizational skills, ability to set your own agenda and produce results while working independently.

Ownership of equipment

All materials and equipment acquired during the appointment – computers, cameras, hard drives - shall remain the property of the World Bank.

In the event of early termination of the appointment or non-renewal upon its expiration, the Consultant shall return all World Bank/CGAP equipment as required by existing procedures.

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 this TOR 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.

Task Manager/Reporting

The Task Manager is Valdete Berisha, External Affairs Officer. 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.

Interested candidates should send their resume to vberisha@worldbank.org.

Schedule

All work will be completed between April 19, 2021 and June 30, 2021 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 remunerated based on their qualifications and experience and according to World Bank fee scale for the Level 2 assignments. The duration of the contract is for 30 days starting in April 2021 until June 2021 but may be extended based on the consultant's performance and CGAP business needs.

The Consultant's time will be compensated based on an agreed upon fee 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.