



Terms of Reference

Consultant:	tbd
Thematic Area:	Segments, Creating Customer Value
Project Title:	CGAP Women and Financial Inclusion Data & Measurement Working Group
Consultant	
From:	January __, 2019
To:	June 30, 2019
Task Manager:	Yasmin Bin Humam, CGAP 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 (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 Project sits within the Pillar "Creating customer value" and was born of the understanding that creating value for low-income customers requires identifying their unique characteristics, analyzing their specific needs and drivers of exclusion, and defining tailored use cases and solutions. It is these most vulnerable customers that have traditionally been excluded, and their needs and priorities must be adequately served to make meaningful strides in financial inclusion. Building on work in CGAP V, the Segments Project will:

- i. Scope and further profile key excluded segments to drive effective interventions and efficient allocation of resources in financial inclusion;
- ii. Serve as a coordinating mechanism and resource on specifically what works to financially include key client segments; and,
- iii. Embed segment-specific learning questions and extract segment-specific insights to build knowledge on financial inclusion and value creation for the vulnerable poor.

One component of the Segments Project is the Women's Financial Inclusion Community of Practice which provides CGAP facilitated platforms to share experiences, identify key challenges, document and discuss emerging good practices, and solve common problems associated with increasing equitable access to and use of a broad range of financial services. Its members include researchers, practitioners, policy makers, and donors around the world working on financial inclusion in promoting economic empowerment for women.

The working groups are an opportunity for members of the Community of Practice (COP) to collaborate on a common theme of interest. Each working group identifies themes of interests, together with goals associated with each theme - and activities in furtherance of those goals. Members of the working group commit to leading and participating in the activities identified and to bringing awareness to the broader community of practice.

The goals of the data and measurement working group are to:

- Promote knowledge around existing and future measurement tools (surveys etc.) and data sets, their granularity, capabilities and access points, and potential use for measurement frameworks.
- Improve insights from analyzing large data sets on women's financial inclusion for project design and better understanding of customer behavior (uptake and usage).
- Achieve uniformity across actors in definitions and measurement tools used for women's financial inclusion (access and usage) to ensure data collection quality and adherence to common standards.
- Leverage data analysis for policy change (advocacy) at a national, regional and global level.



- Promote collaboration and joint work across COP member that advance and create new knowledge.

Scope of Work

The Consultant will serve as a working group lead for the women’s financial inclusion community of practice (COP) and provide cross support to the COP as a whole as needed to ensure coordination of efforts among COP team members and success of cross cutting initiatives.

Methodology and Specific Tasks

The Consultant will coordinate all work closely with Yasmin Bin Humam, CGAP Financial Sector Specialist and other members of the CGAP team. In this context, the consultant who serves as working group lead will undertake the following steps in this assignment:

The work plan aims to add value in the following contexts:

- Sharing existing WEE frameworks being used in other sectors
- Generating discussions around the utility and applicability of commonly used indicators for women’s financial inclusion initiatives
- Helping to build consensus around a common approach to defining and measuring WEE within WFI initiatives;

1. **Lead COP Working Group.** The Working Group lead will be responsible for

- Recruiting working group participants from the COP membership base and beyond, ensuring that it is regionally diverse and includes key industry players
- Continuously expanding the work plan to reflect evolving practices and priorities. Core components of the workplan to include:
 - Addressing Knowledge Gaps
 - Developing new knowledge and skills
 - Creating Tools and Guidance
- Ensuring broader WG member engagement, deadline adherence, and quality of content through regular communication with WG members on activities under the work plan.

2. **Implement the COP Work Plan.** While implementation of the work plan is a collective effort of the working group co-leads and the membership, the Working Group lead may be called upon to:

- Take the lead in defining, structuring and delivering knowledge products, including blogs, case studies, and evidence syntheses.
- Take the lead in defining, structuring and delivering knowledge events including webinars, online learning discussions and in person technical and thematic events, including the coordination of external experts and partners.

3. **Support to Cross Cutting Work.** While the technical work of the COP is organized according to the three (3) thematic working groups (data & measurement, social norms, technology) there is a great deal of overlap in content between them. For example social norms are highly relevant for women’s uptake and use of new technologies; women’s financial inclusion / women’s economic empowerment diagnostics are increasing looking at the role



that social norms play in impeding or accelerating women's inclusion and use of finance. Furthermore, many of the gaps in WFI data are found around women empowerment indicators including behavioral change governing women's economic participation. As part of his/her broader responsibilities, the consultant will coordinate with other WG leads to ensure that the content linkages are being made and that cross-learning opportunities are maximized in order to ensure the continuity of a common learning agenda across the broader COP. This will involve activities aimed at:

- Preparation for and participation in Champion (i.e. steering committee) meeting calls
- Expanding the membership base of the COP to the MENA, South Asia, Africa, and Latin America regions.
- Engaging with strategic partners to ensure the COP is the forum of choice for knowledge sharing and collaboration.
- Guiding the Champions concerning strategic planning for the community of practice.
- Assisting with regular member communications including monthly digests, event updates, and solicitations for collaboration
- Conducting social media outreach to raise awareness of the COPs outputs, including LinkedIn, Facebook, and twitter.
- Monitoring and evaluating COP milestones.

The Task Manager 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:

- COP side sessions relevant events organized by strategic stakeholders
- Monthly digest for COP members
- Hosting of regular working group meetings together with identified co-chairs from the working group
- Implementation of working group work plan
- Blogs, papers or webinars as a result of COP decisions

Necessary Skills and Experience

- Master's degree in international development related field of study, or equivalent in experience
- Expert in financial inclusion
- Minimum five years of experience working on poverty alleviation, gender equality, technology, and/or financial inclusion
- Experience in communication and facilitation
- Excellent research and writing skills
- Ability to take initiative and lead independently
- 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 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 Yasmin Bin Humam, CGAP 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 January __, 2019 and June 30, 2019, 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 daily rate will be determined based on the qualifications and prior experience of the consultant. The budget ceiling for the work under these TOR is forty (40) days. 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.