Terms of Reference

Consultant: TBD
Thematic Area: DFS Distribution Networks
Project Title: Digital Rails
From: November 1, 2020
To: June 30, 2021
Task Manager: Emilio Hernandez, 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 Visions 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 work plans. 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**

CGAP’s Digital Rails project focuses on three building blocks that are required to build the rails for a ubiquitous, efficient and sustainable DFS ecosystem: DFS Distribution Networks, Connected Market Solutions and Open APIs. Many parts of the digital ecosystem (and beyond) are already in place but are not open and connected with each other. This project aims to increase connectivity between providers and customers (Distribution), between providers with each other and with wider private and public infrastructure (Connected Market Solutions) and between providers and the FinTechs and other 3rd parties that would like to leverage their assets and capabilities (Open APIs).

Within the Digital Rails project, the work on DFS Distribution Networks will enable key stakeholders in selected countries to leverage up-to-date knowledge and collaborate in designing and applying country action plans to extend reach and enhance quality of Cash-in and Cash-out (CICO) networks in rural areas, where most of the financially excluded people still live.

CGAP recognizes that CICO networks are a critical interface between poor customers and digital financial services (DFS) providers; and that customer proximity to CICO service points results in greater uptake and usage of DFS. Given that most of the world’s financially excluded and underserved customers still live in rural areas, the expansion of CICO networks into rural areas is required to further financial inclusion.

This work addresses the problem that various types of distribution networks that have made some progress in serving rural areas are mostly disconnected from national financial ecosystems (due to business model frictions between providers, social norms affecting customer and agents, and constraints related to policy and regulatory frameworks), which prevent valued digital financial services from reaching more rural customers, especially women.

The DFS Distribution Networks workstream is built around four key initiatives, or components. These components work together to advocate and drive the CICO agenda at the country and global levels, and include: (i) Driving In-Country Impact, which supports local stakeholders to further develop and implement their strategies for CICO network expansion; (ii) CICO Bootcamps that introduce global lessons and facilitate consensus among key local stakeholders on how to address constraints in each country context; (iii) Global Hub of CICO Knowledge, which synthesizes lessons from country processes supported and shares them with other countries; and (iv) the gender component, which is cross-cutting and supports local stakeholders to identify country-specific gender constraints in CICO networks, improve our understanding of how CICO can enable women’s financial inclusion, agency and control over resources, and generate lessons on how to remove these gender constraints based on evidence gathered.

**Scope of work**

In coordination with the Task Manager, the consultant will provide thought and operational leadership to design and implement of the DFS Distribution workstream’s cross-cutting component related to gender.
The cross-cutting gender component will ensure a gender lens is applied throughout to (i) adequately identify those binding gender constraints faced in each focus country; (ii) understand the channels through which CICO features 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 can help address these gender constraints in CICO network development, based on global and local evidence.

Current focus countries are India and Indonesia, which are the focus of these TORs. A list of other countries in Africa, Asia and Latin America are being assessed to decide if another 3 to 4 focus countries can be included in the work plan later.

The gender component will provide technical guidelines to country stakeholders to support them in their efforts to collect gender data\(^1\) from primary or secondary sources throughout the program in order to make evidence-based decisions on what gender constraints need to be tackled. And will help stakeholders identify potential ways to remove these constraints based on the analysis of global and local experiences.

The consultant will be part of a core team of consultants, led by the task manager, that implements all workstream components. Each team member will share ideas and suggestions that allow knowledge generated from each project component to feed into the other components. Therefore, the consultant gender specialist will work with other team members to embed those gender mainstreaming lessons into the other three program components. The core team will then work with vendors and other local consultants, as needed, to implement the various workstream activities at the country level.

### Specific Tasks

The consultant will coordinate closely with the Task Manager the following activities for a total of up to 100 days during the contract period:

Provide thought leadership to develop a state-of-the-art analytical framework that considers what is known and not known on the type of gender constraints that prevent women from accessing and benefiting from CICO networks\(^2\). The consultant then will apply this framework to inform the design of (i) gender sections of the CICO bootcamp material to facilitate consensus among key local stakeholders on how to identify gender constraints in each country context; (ii) gender sections of the country action plans developed with country stakeholders to assess potential ways to address gender constraints; and (iii) gender sections of the Global Knowledge Hub to share gender-related lessons accumulated throughout the project to a global audience.

As part of this work the consultant will:

- Review knowledge on gender and CICO developed by past and on-going initiatives at the global level, such as IDEO.org’s Women and Money project; the work done by members of Finequity, the Women’s Financial Inclusion Community of Practice; and World Bank’s Gender Global

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\(^{1}\) Gender data includes gender disaggregated data but goes beyond to ensure inclusion of questions to understand women’s experiences

\(^{2}\) Gender refers to those who identify as men, women or other. CGAP’s remit in this work focuses on women, and behavioral changes from women, men and others to enable women to benefit from the use of CICO and financial services.
Practice, among others. The consultant will identify and engage with similar gender-related initiatives in countries being assessed.

- Define a learning agenda on gender and CICO for the overall workstream that will guide the global and country evidence to be collected
- Contribute to the development of TORs for potential vendors and local consultants supporting the various workstream components to include the gender dimension. The consultant will support these vendors and local consultants to ensure the highest quality of analysis possible
- Analyze evidence collected at the global and country levels to inform the design of (i) CICO bootcamp material (both for focus countries and an e-learning course); (ii) focus country action plans and (iii) technical assistance that help country stakeholders understand how CICO can benefit low-income rural women, identify the type of gender constraints to tackle and potential ways to remove these constraints. Initially this work will focus on India and Indonesia. It is possible that this work will carry over to following years and expand to other countries.
- Document relevant lessons from country stakeholder experiences identifying and addressing gender constraints and potential outcomes on women’s lives to then produce knowledge products (e.g. blogs, papers, decks, webinars, CICO diagnostic toolkit) that will be shared with both country and global audiences. Initially, this work will focus on India and Indonesia. It is possible that this work will carry over to following years and expand to other countries.

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 concept deck that frames the gender challenge in CICO network development
- A draft gender section in CICO bootcamp materials (initially focused on India and Indonesia)
- Two or three case studies and blogs synthesizing gender-related lessons from focus countries
- A draft gender section in focus country action plans developed with country stakeholders in Indonesia and India
- One or two 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 financial inclusion
- Proven track record in conducting high quality analysis of women’s constraints in accessing and benefiting from digital financial services in the context of developing countries
- Ability to travel, if deemed safe by World Bank travel policies
- Excellent writing and communications skills in English
Desired qualifications:

- Have authored publications with a highly practical lens on gender barriers in financial inclusion
- Being currently based or having been based in India or Indonesia while working at the country or regional level
- Working-level knowledge of French or Spanish is an asset
- Experience developing and delivering training programs

Interested candidates should send their expression of interest by visiting World Bank’s e-Consultant2 site, clicking “Business opportunities” (do not register), then clicking vacancy selection number 1270794 and submitting a one-page cover letter and CV. The deadline for expressions of interest is October 22nd, 2020.