Short Term Consultant
Terms of Reference

Thematic Area: Women in Rural and Agricultural Livelihoods (WIRAL): Financial inclusion of women in small-scale agriculture and market vendors in Papua New Guinea

Project: Livelihoods and Financial Inclusion (LiFi)
From: xx September 2021
To: 30 June 2022
Task Manager: Senior Financial Sector Specialist, CGAP

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 current five-year strategy, CGAP VI, covers the period July 1, 2018-June 30, 2023 and is built on a theory of change 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

CGAP has also 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:

1. **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.
2. **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.

3. **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

The Livelihoods and Financial Inclusion (LiFi) Project focuses on areas where improved financial services could enhance livelihoods prevalent among people in poverty: Micro and Small Enterprises (MSEs), platform workers, and women working in rural and agricultural livelihoods (WIRAL). The LiFi project works to better understand how improved financial services, business models, and ecosystem conditions can help increase, stabilize, and support incomes and resilience. CGAP seeks to enhance livelihoods by synthesizing evidence, framing discussions and insights, and testing solutions related to financial services and digital technologies.

Rural women are highly engaged in agriculture and play critical roles across food systems. Yet, they are disproportionately poor, vulnerable to climate change, and financially underserved, and few financial services are designed to meet their specific needs and aspirations. In response, the LiFi Project at CGAP is exploring innovations in financial services that can help WIRAL increase their incomes and resilience. CGAP analysis of the literature and experience points to two areas where improved financial solutions are key for WIRAL and where CGAP can make meaningful contributions: Labor and markets. Therefore this aspect of CGAP’s work focuses on the role of financial solutions in increasing WIRAL access and returns to labor and markets.

An essential element of CGAP’s work with WIRAL is close collaboration with other organizations actively engaged in better serving WIRAL with financial and non-financial services, including the United Nations Capital Development Fund (UNCDF), Mercy Corps AgriFin (MCA), and IDH. An important milestone in our interorganizational collaboration on WIRAL has been CGAP’s support to Dalberg to synthesize the experience and insights of IDH, MCA, UNCDF, the Rural and Agricultural Learning Lab (RAFLL), and CGAP into a larger narrative. Our shared objective is to leverage our combined learning and complementary mandates and partners to make our work with WIRAL more impactful, both as individual organizations and working in collaboration.

UNCDF is the UN’s capital investment agency for the world’s 46 Least Developed Countries (LDC). UNCDF uses its capital mandate to support LDCs pursue inclusive growth. UNCDF promotes financial inclusion and digital financial services (DFS) as key enablers of poverty reduction and inclusive growth and demonstrates how localizing finance outside the capital cities can accelerate growth in local economies, promote sustainable and climate-resilient infrastructure development, and empower local communities. Using capital grants, loans, and credit enhancements, UNCDF tests financial models in inclusive finance and local development finance; ‘de-risks’ the local investment space; and provides proofs of concept, paving the way for larger investors. UNCDF’s objective is to develop inclusive financial systems in which a range of financial products are available to all segments of society at a reasonable cost and on a sustainable basis. UNCDF supports a wide range of providers (e.g., microfinance institutions, banks, cooperatives, money transfer companies) and a variety of financial products and services (e.g., savings, credit, insurance, pension, payments, and remittances).

UNCDF launched financial inclusion interventions in Papua New Guinea (PNG) in 2009 through its Pacific Financial Inclusion Program (PFIP) and in 2021 has adopted the Inclusive Digital Economy (IDE) strategy, which focuses on creating an inclusive environment for the inception and scale of financial and digital inclusion solutions. UNCDF has been supporting digital financial service providers, banks, and other...
stakeholders in PNG to develop the ecosystem, a key enabler of poverty reduction and inclusive growth, and to design and develop innovative solutions, products, and services that support Women’s Economic Empowerment (WEE).

CGAP and UNCDF have a long history of knowledge exchange and collaboration and are now embarking on joint learning and experimentation linked to the Markets, Economic Recovery, and Inclusion (MERI) Program in PNG. MERI is supported by the United Nations Entity for Gender Equality and the Empowerment of Women (UN Women) as well as the Governments of PNG and DFAT Australia. MERI works to address the challenges of women working in small-scale agriculture and as market vendors through skills building and market-based financial services. The aim is to ensure that women entrepreneurs in markets can recover from the fallout of COVID-19 and rebuild their business and their lives.

Scope of Work

CGAP seeks a short-term consultant (STC) to support our work with WIRAL in collaboration with UNCDF in PNG.

The STC will:

- Ensure effective communication between CGAP, UNCDF, and MERI to ensure alignment on project objectives, facilitate technical exchange, and ensure effective implementation
- Embed, test, and refine in the MERI project the combined WIRAL insights from CGAP, UNCDF, IDH, MCA, and RAFL as recently synthesized by Dalberg
- Provide technical inputs on the design and implementation of women’s groups, including their composition, group governance, basic book-keeping, selection of borrowers, customization of available products, and interactions with banks, and monitor, support, and capture insights from their journey throughout this work
- Develop/adapt a financial education curriculum targeted to women’s groups across the project’s four geographical areas (Southern, Highlands, Momase, and Islands) with detailed learning outcomes identified in a Financial Education learning matrix/framework, keeping in mind the optimal introductory approach, detailing learning outcomes specific to PNG, and cognizant of the Financial Competency priorities of PNG. The financial education curriculum should cover learning outcomes such as money and transactions, spending and budgeting, credit and debit, saving and investment, income and taxation, financial planning, insurance and pensions.
- Develop/adapt and implement business development skills (BDS) training for women vendors
- Provide technical support to CGAP and UNCDF in the development and use of communication and advocacy tools (e.g., newsletter, websites, posters, brochures, pamphlets) to increase visibility in PNG
- Capture the stories of the customers, providers, and supporting organizations engaged in this project to ensure creative iteration during project implementation, record and learn from their challenges and successes, and position MERI to scale effectively in PNG and the region
- Support the research, writing, translation, design, and production of communication outputs (e.g., press releases, reports, publications) and their dissemination to partners and stakeholders
- Contribute to UNCDF’s internal Community of Practice to share learnings from MERI to other IDE team members and to PNG internal program documents (e.g., RFAs, Project Documents) to ensure gender intentionality
Deliverables

The following deliverables will be expected from this six to nine month program of work.

- Three to four blogs, case studies, and/or technical decks that capture implementation and insights from CGAP, UNCDF, and MERI’s work with women engaged in small-scale agriculture and as market vendors in PNG
- Monthly internal updates and other learning documents to inform CGAP and UNCDF colleagues of MERI project progress, challenges, and results and engage their technical inputs and guidance
- Strategy for Financial Education within the four regional areas in PNG
- Ongoing capacity building support to women’s working groups and women vendors
- Presentations at public events like webinars, panel discussions, and conferences based on this work

The required language for written deliverables is English. The Task Manager and other CGAP and UNCDF staff will participate in the review and guidance of the work, based on the specific requirements of each task.

Necessary Skills and Experience

The following experience is required:

- A master’s degree in international relations, economics, finance, business administration, development studies, or related disciplines
- Over five years of relevant work experience related to financial services, policy, economic development, or development program implementation
- Specialized experience relevant to the scope of work, particularly at the intersection of financial inclusion, agricultural development, and women’s economic empowerment and related social norms
- Demonstrated experience in facilitating communication and collaboration among various stakeholders and organizations and supporting their alignment and action toward shared outcomes
- Professional experience in PNG and/or the Pacific region with financial service providers, regulators, funders, or research organizations, particularly with a focus on low-income communities
- Knowledge of and professional links to the financial services sector and international development community in the Pacific region
- Working knowledge of current developments in inclusive finance, including branchless banking, mobile money, social performance, financial literacy, socio-economic issues that lead to exclusion of women and youth from the financial sector, and/or strategies to address these issues
- Excellent written and oral communication skills
- Fluency in English required; knowledge of Tok Pisin a plus

Ownership/Control of Work Product/Publication

All materials produced or acquired during the appointment – written, graphic, film, digital audio/video or otherwise – shall remain the property of CGAP unless and to the extent such rights are explicitly relinquished (in whole or in part) by CGAP, in writing. CGAP 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 CGAP the Task Manager.

**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 will be a CGAP Senior Financial Sector Specialist. CGAP may designate another qualified task manager. The Task Manager has final sign off on deliverables and invoices.

**Schedule**

All work will be completed by 30 June 2022. 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 in these TOR is 30 working days. The Consultant’s time will be compensated in U.S. dollars per eight (8) hour consulting day (or pro-rated portions thereof) based on a daily rate established according to World Bank guidelines.

The Consultant will 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 CGAP written permission.

All outputs of the work, materials produced in the course of the work, and all by-products shall remain confidential unless CGAP authorizes public release.

**Application Process**

Applicants should email their CV and cover letter (together as one .pdf attachment) to Ms. Bonde Raharinoasy (braharinoasy@worldbank.org) by Monday 13 September.

Shortlisted applicants will then be contacted to schedule an interview.