

TERMS OF REFERENCE

Post Title:	GENDER AND RESEARCH CONSULTANT
Agency/Project Name:	United Nations Capital Development Fund
Duty Station:	Yangon
Type of Contract:	Individual Contract
Post Level:	National Consultant
Languages Required:	English and Myanmar
Duration of Initial Contract	90 working days
Starting Date	15 September 2018

A. General Background

The United Nations Capital Development Fund (UNCDF) was founded as an independent organization within the UN system in 1966, with a mission “to assist developing countries in the development of their economies by supplementing existing sources of capital assistance by means of grants and loans”. Its creation was part of a larger effort to complement technical assistance and pre-investment activities of the UN Development Programme (UNDP), as well as those of larger partners such as the World Bank. In 1973 UNCDF’s mandate was narrowed to focus “first and foremost” on the least developed countries (LDCs). UNCDF today remains a capital investment organization for the LDCs.

UNCDF provides investment capital and technical support to both the public and the private sector. It provides capital financing - in the forms of grants, soft loans and credit enhancement - and the technical expertise to unleash sustainable financing at the local level.

UNCDF’s work on inclusive finance seeks to develop inclusive financial systems and ensure that a range of financial products are available to all segments of society, including low income men and women, 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, payments, and remittances). UNCDF also supports newer delivery channels (e.g. mobile phone networks) that offer tremendous potential for scale.

In Myanmar, women and girls face barriers in the enabling environment, in the supply of and in their demand for financial products and services, as well as in their socio-cultural contexts. As a result, women remain disproportionately excluded from the formal financial system in the country and further exacerbated for those living in conflict-affected areas. Women appears to be more prone than men to use informal financial products and services. Together, these diverse spheres of constraint limit women and girls’ access, usage and agency over financial products and services in ways that constrain their opportunities for economic participation and empowerment. Yet while, women’s economic participation has the potential to contribute to Myanmar’s sustainable economic growth, currently women’s labour force participation rate is only 50.5%, falling well short of the male participation rate of 85.2% - despite women and adolescent girls constituting more than half of the country’s working age population (aged 15-64) (52.3%).

Financial inclusion is a key enabler of women’s economic empowerment. As such, it is critical to overcome women and girls’ supply, demand, enabling environment and cross cutting socio-cultural financial inclusion constraints by adopting a multi-stakeholder approach.

Acknowledging the pivotal role that financial inclusion plays in reaching the economic empowerment of women and girls, UNCDF is developing and implementing multi-sectorial activities to facilitate women and girls’ economic empowerment through improving their access, use and control over financial services, in cooperation with UN Agencies (such as UNDP), Financial Service Providers and international donors.

B. Objective of assignment

With a focus on addressing the policy, regulatory and legal related enabling environment barriers to women's financial inclusion, the National Gender Consultant will map, from a gender-perspective, the existing financial sector and other related policies and regulations that impact women's financial inclusion and economic empowerment. The aim is to identify financial inclusion and gender-related regulatory and policy gaps and provide recommendations for action to promote equal access and use of financial services by men and women.

The methodology for this assessment will include an in-depth desk review and analysis of existing regulation, in line with a mapping framework based on the enabling environment related constraints to women's financial inclusion. The desk review will be supported by bilateral consultation with representatives of the relevant ministries and regulatory bodies. The interview schedule for these consultations will be developed based on the results of the literature review and will be tailored to the specific stakeholder related to their policy and regulatory mandate. A stakeholder workshop will be organized in the 4th quarter of 2018 in order to present and validate the results of the mapping and draft recommendations to inform their finalization. The findings will be presented as a policy briefing paper including recommendations for action by financial inclusion and related policy makers.

C. Scope of Work

The National Gender Consultant will:

1. Map existing financial sector and other related policies and regulations that impact women's financial inclusion, including:

- Desk research to identify regulatory, legal and policy references for gap analysis related to the topics covered by a provided mapping framework;
- Draft a Gap Analysis in line with mapping framework and identification of clarifications/ information gaps to be addressed through stakeholder interviews.

2. Identify and conduct bilateral consultation with representatives of the relevant ministries and regulatory bodies, including:

- Develop a comprehensive interview guide / survey for the interviews with government representatives based on the results of the literature review;
- Contact the identified interviewees and schedule a calendar for the interviews;
- Prepare comprehensive notes from the interviews;
- Integrate the findings of the stakeholder interviews into the gap analysis.

3. Organization of a workshop to: (a) present and validate the results of the mapping and stakeholder consultations and (b) gain feedback to draft policy recommendations, including:

- Provide logistic support for the organization of the event (identify date and venue, book the selected venue, organize the room set-up);
- Draft the workshop agenda, invitees list, invitation letter and identify the speakers;
- Send invitation and keep a list of the attendees;
- Prepare other event materials (background note, presentations, evaluation forms);
- Support the facilitation of the workshop;
- Write a detailed outcomes report of the event to be shared internally and with the participants.

4. Draft a policy brief which includes:

- The map and the gap analysis of the existing regulations which impact women's economic empowerment
- The findings and the recommendations collected through the stakeholder consultation and the workshop;
- Recommendations for improvements required for promoting equal access and use of financial services;
- Communications materials such as a blog – which highlights the high level takeaways of the study.

5. Support of UNCDF Myanmar Women's Economic Empowerment activities

- Incorporate information learned and support UNCDF Myanmar WEE activities
 - Provide support to UNCDF WEE activities as needed
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D. Expected Outputs and Deliverables

Deliverables	Due Date
Map existing financial sector and other related policies and regulations that impact women's financial inclusion. Including Identification and conduct bilateral consultations with representatives of the relevant ministries and regulatory bodies.	15 NOV 2018
Organize of a workshop to: (a) present and validate the results of the mapping and stakeholder consultations and (b) gain feedback to draft policy recommendations.	15 DEC 2018
Produce a policy brief to map existing financial sector regulations and other relevant policies related to gender and identify improvements required for promoting equal access and use of financial services.	31 JAN 2019

E. Institutional Arrangement

The Consultant will work under the overall guidance of UNCDF Myanmar Country Coordinator, with the support and technical guidance of International Gender consultant. Regarding all operational matters, the consultant will work with and report to the Country Coordinator. The Country Coordinator will approve the consultant's payment on the basis of the deliverables listed in these TORs.

When the consultant is required to travel outside Yangon, UNDP will make travel/accommodation arrangements or provide travel allowances as per UNDP rules/regulations equivalent to UNDP regular staff.

F. Duration of the Work

From 15 September 2018 to 30 January 2018 for 90 days of work. The UNCDF Myanmar Country Coordinator, based in Yangon, will review the outputs, give comments and certify approval of the consultant's work in 2 weeks' time from the delivery of work.

Consultancy fees for the service described in the scope of work will be paid as follows:

- 30% upon completion of a mapping of existing financial sector and other related policies and regulations that impact women's financial inclusion by 15 November 2018.
- 30% upon organization of a workshop to: (a) present and validate the results of the mapping and stakeholder consultations and (b) gain feedback to draft policy recommendations by 15 December 2018.
- 40% upon completion of a policy brief to map existing financial sector regulations and other relevant policies related to gender and identify improvements required for promoting equal access and use of financial services by 31 January 2019.

G. Duty Station

The consultant will be based in Yangon and will be expected to travel in country to conduct interview and collect data. The consultant might be requested to travel to UNCDF Regional Office or other destinations.

H. Qualifications of the Successful Candidate

Education

- Master's degree in Business Administration, Economics, Gender studies, Public Administration, Development Studies, or other related disciplines.

Experience

- Minimum 2 years of experience on women's economic empowerment, gender equality and/or financial inclusion programmes and research.

Competences

- Experience with gender, policy and/or financial inclusion initiatives.
- Experience with policy research and analysis preferred.
- Demonstrated ability to work effectively as an integral part of multi-disciplinary, multi-cultural and multi-agency teams.
- Ability to network with partners on various levels.
- Strong drafting skills.
- Ability to conduct research and analysis and strong synthesis skills.
- Cultural, gender, religion, race, nationality and age sensitivity and adaptability.

Language

- Fluency in English and Myanmar.

This TOR is approved by

A handwritten signature in blue ink, appearing to read 'plw', is written on a light-colored background.

Paul Luchtenburg
Country Coordinator
UNCDF Myanmar