

## **TERMS OF REFERENCE**

<b>Reference</b>	PN/FJI/062/19
<b>Location</b>	Home based
<b>Application deadline</b>	18 October 2019
<b>Type of Contract</b>	Individual Contractor
<b>Post Level</b>	International Consultant
<b>Consultancy Title</b>	Technical Writer for Financial Inclusion Publications
<b>Languages required:</b>	English
<b>Duration of Initial Contract:</b>	135 days spread through November 2019 to June 2020

## **Background**

UNCDF is the UN's capital investment agency for the world's 48 Least Developed Countries. UNCDF uses its capital mandate to support LDCs pursue inclusive growth. UNCDF promotes financial inclusion, also through digital financial services (DFS), as a key enabler of poverty reduction and inclusive growth; and it 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 and more risk-averse investors.

With its capital mandate and instruments, UNCDF offers "last mile" financing models that unlock public and private resources, especially at the domestic level, to reduce poverty and support local development. UNCDF targets low-income and underserved populations and areas in the LDCs where resources for development are the scarcest; where market failures are most pronounced; and where increased national economic prosperity does not reach a large part of the population. UNCDF focusses on local development finance and inclusive finance, using its capital mandate paired with strong technical and policy support to help communities and individuals save, borrow and invest.

UNCDF's objective is to develop inclusive financial systems in which a range of financial products is 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, payments, and remittances).

### **UNCDF digital strategy**

The UNCDF strategy 'Leaving no one behind in the digital era' is based on over a decade of experience in digital finance in Africa, Asia and the Pacific. UNCDF recognizes that reaching the full potential of digital financial inclusion in support of the Sustainable Development Goals aligns with the vision of promoting digital economies that leave no one behind. The vision of UNCDF is to empower millions of people by 2024 to use services daily that leverage innovation and technology and contribute to the Sustainable Development Goals. UNCDF will apply a market development approach and continuously seek to address underlying market dysfunctions.

Inclusion is at the heart of the UNCDF's strategy to promote digital economies that leave no one behind. This can only be achieved if digital economies are widely developed at national level and if there is a key focus to make these digital economies inclusive without any new form of exclusion.

UNCDF gives particular importance to youth, women, migrants, refugees and MSMEs in general which are marginalized from adopting digital innovation and technology due to social norms, status in society, limited revenue and capacity. UNCDF places these customer segments at the center of the development of innovative services in various sectors, to increase their empowerment.

Our approach focuses on accelerating the development of digital economies at country level with government, private sector and academia while paying attention in developing the right services to reduce the digital divide and empower key customer segments. To achieve this objective, UNCDF will focus on understanding the intersection of six categories of digital services (finance, agriculture, energy, education, health and transport) across five categories of users (women, youth, refugees, migrants, MSMEs).

Underpinning all services will be an understanding that digital financial services are foundational, in that they enable new local entrants to innovate in markets, provide sustainability to new services, and create marketplaces for a wide range of products and services, both digital and non-digital.

To implement the strategy UNCDF will continue to apply a market development approach at country level. The objective of such an approach is to continuously seek to understand and intervene in select market systems to address underlying market dysfunctions that lead to improved efficiencies, effectiveness and sustainability. The approach will seek to (1) leverage the roles and behaviors of current players in the marketplace, support them to continue doing what they do better or to change their behavior, and (2) strengthen the systems and relationships among the various market and sector actors (3) work with current players to de-risk new business models to make digital solutions more inclusive for key segments and reduce the digital divide.

### **Pacific Financial Inclusion Programme**

The Pacific Financial Inclusion Programme has helped over two million Pacific islanders gain access to financial services and financial education in the last decade. It achieves these results by funding innovation with financial services and delivery channels, supports policy and regulatory initiatives, and the empowerment of consumers.

It is jointly administered by the UN Capital Development Fund (UNCDF) and the United Nations Development Programme (UNDP) and receives funding from the Australian Government, the European Union and the New Zealand Government. PFIP operates from the UNDP Pacific Office in Suva, Fiji and has offices in Papua New Guinea, Samoa and Solomon Islands.

### **Purpose, scope and objectives**

To ensure the timely and continuous sharing of lessons learned of PFIP projects through publications of various lengths to the wider financial inclusion community, as well as our Programme stakeholders, including our donors, the support of a Technical Writer is required.

### **Description of Responsibilities and deliverables:**

The consultant will be contracted for the following projects and activities:

- Work with the PFIP team to write, edit and finalize publications (focus notes, lessons learned, blogs etc.) on PFIP projects and trending topics related to financial inclusion. Details to be specified in call off ToR's.
- Edit, review and proof-read publications drafted by PFIP team.

- Support the development of programme documents and project proposals.
- Rework and summarize project closure reports and other final reports provided by consultants into PFIP publications, adapted to the right target audiences of the Programme.

### **Expected Outputs and Deliverables**

- The consultant will submit a Project Progress Report monthly.
- The payment will be subject to a written satisfactory acceptance report provided by PFIP Knowledge Management Specialist. PFIP will make the payment(s) against the actual number of days and work done.
- The Consultant is required to submit quarterly workplan highlighting the key activities and outputs. This needs to be agreed with the PFIP Knowledge Management Specialist.
- PFIP will provide feedback on the work of the consultant to ensure the quality of deliverables.
- The payments are subject to the submission of the project reports and documents and the subsequent approval of the Project Progress Reports.

Initial projects will be:

- Final reporting PoWER studies
- Publication on Digitizing school fees in Solomon Islands
- FinEd lessons learned in Papua New Guinea
- Overall PFIP country reports

### **Institutional Arrangement**

- The Consultant will report to the PFIP Knowledge Management Specialist.
- The Consultant will provide feedback to PFIP by engaging via bi-weekly calls (or more frequently if necessary) with the PFIP Knowledge Management Specialist.

### **Contract Arrangement**

The successful individual will sign a UNDP Individual Consultant Long Term Agreement. The engagement will be on an intermittent basis with the stated duration based on the required services. UNDP will issue separate terms of reference and purchase order for each specific assignment as a call-off from this IC LTA. The TOR will outline the expected outputs, and the number of days to be engaged. There is expected to be a total of 9 calls offs under this LTA.

### **Duty Station**

This assignment is home based, with regular online meetings with the PFIP Knowledge Management Specialist in Suva, Fiji. No travel foreseen.

### **Timeline and duration**

PFIP will contract the Technical writer for financial inclusion publications on an LTA for 135 days over the period from November 2019 to June 2020.

Deliverables	Month	No. of Call Offs
Knowledge and communication products	November 2019	8
Knowledge and communication products	December 2019	12
Knowledge and communication products	January 2020	15
Knowledge and communication products	February 2020	18

Knowledge and communication products	March 2020	20
Knowledge and communication products	April 2020	21
Knowledge and communication products	May 2020	20
Knowledge and communication products	June 2020	21
Total		<b>135 days</b>

## Competencies

### Innovation:

- Adapts idea to context;
- Creates independently;
- Collaborates and integrates ideas consistently;

### Communication:

- Strong interpersonal and communication skills;
- Listens to develop awareness for client needs;
- Advocates, in written form able to convince others of key ideas;
- Proactively identifies, develops and discusses solutions for internal and external clients, and persuades management to undertake new projects or services;
- Builds trust in interactions with others, facilitates partnerships;
- Displays cultural, gender, religion, race, nationality and age sensitivity and adaptability;

### Delivery:

- Anticipates constraints in the delivery of services and identifies solutions or alternatives;
- Strong analytical, reporting and writing abilities skills;
- Ability to plan, organize, implement and report on work;
- Ability to work under pressure and tight deadlines;
- Proficiency in the use of office IT applications and internet in conducting research;
- Excellent presentation and facilitation skills;
- Demonstrates integrity and ethical standards;
- Positive, constructive attitude to work;
- Demonstrates openness to change and ability to manage complexities, and resolve problems;
- Focus on impact and results;
- Approaches work with energy and a positive, constructive attitude and responds positively to feedback; and
- Committed to team work

## Qualifications:

### Education:

- A Masters' degree in finance, economics, international development, international relations, public/business administration, social sciences, or related discipline or the equivalent experience.

#### Experience:

- Minimum 3 years of experience in writing logical, coherent, and consistent documents/publications about financial inclusion or financial sector development programmes for developing countries.
- Ability to work efficiently and effectively with project members in various locations and from multiple organizations, including remotely writing and revising publications.
- Ability to integrate different experiences, methodologies, and approaches from a diverse range of stakeholders, organizations, and technical experts from multiple sectors.
- Excellent English speaking/writing skills required. A minimum of five years of experience in projects with financial inclusion as a focus or part is mandatory;
- Working knowledge of concepts in digital financial inclusion and preferably knowledge and exposure to digital finance, including mobile money and other technologies.
- Familiarity with the SDGs.
- Experience working with UNCDF or a similar type organization is desired.

#### Language:

- Excellent written and oral English is mandatory.

#### Price Proposal and Schedule of Payments

Consultant must send a financial proposal based on Daily Fee. Consultant shall quote an all-inclusive Daily Fee for the contract period. The term “all-inclusive” implies that all costs (professional fees, communications, consumables, etc.) that could be incurred by the IC in completing the assignment are already factored into the daily fee submitted in the proposal. If applicable, travel or daily allowance cost (if any work is to be done outside the IC’s duty station) should be identified separately. Payments shall be done on a monthly basis based on actual days worked, upon verification of completion of deliverables and approval by the IC’s supervisor of a Time Sheet indicating the days worked in the period.

The primary contacts for reporting for this TOR shall be:

- UNCDF Knowledge Management Specialist

#### Award Criteria

The contract shall be awarded to the **best applicant** whose offer has been evaluated and determined as:

Responsive/compliant/acceptable; and Having received the highest combined weight (technical scores) 70% + financial 30%= 100%.

#### Technical Criteria for Evaluation (Maximum 70 points)

- Criteria 1: Education: Preferably a bachelor’s degree on for instance Social Sciences, Development Studies and Economics– Max 10 points
- Criteria 2: Experience in writing logical, coherent, and consistent documents/publications about financial inclusion or financial sector development programmes for developing countries – Max 30 points
- Criteria 3: Experience in projects with financial inclusion as a focus or part – Max 30 points.

Shortlisted candidates may be called for an interview as part of technical evaluation.

**Documentation required**

Interested individual consultants must submit the following documents/information to demonstrate their qualifications.

- **Letter of Confirmation of Interest and Availability for the duration of the assignment** using the template provided in Annex II.
- **CV** indicating all past experience from similar projects, as well as the contact details (email and telephone number) of the Candidate and at least three (3) professional references.
- **Technical proposal**, including a) a brief description of why the individual considers him/herself as the most suitable for the assignment; and b) a methodology, on how they will approach and complete the assignment
- **Financial proposal**, as per template provided in Annex II

Incomplete, joint proposals and proposals sent to the wrong mailing address will not be accepted. Individuals applying for this consultancy should apply and will be reviewed based on their own individual capacity. The successful individual may sign an Individual Contract with UNDP or request his/her employer to sign a Reimbursable Loan Agreement (RLA) on their behalf by indicating this in the Offerors letter to Confirming Interest and Availability using Annex II.

**Annexes**

- Annex I - [Individual IC General Terms and Conditions](#)
- Annex II – [Offeror's Letter to UNDP Confirming Interest and Availability for the Individual IC, including Financial Proposal Template](#)

**Proposal Submission**

- All applications must be clearly marked with the title of the consultancy (Technical Writer for Financial Inclusion Publications) with reference (PN/FJ/62/19) and submitted by 18 October 2019 (New York Time) via e-tendering under Event ID 0000004563.
- For further information concerning this Terms of Reference, please contact UNDP Pacific Office by email: [deepak.naicker@undp.org](mailto:deepak.naicker@undp.org)

Incomplete applications will not be considered, and only candidates for whom there is further interest will be contacted.

***Women applicants are encouraged to apply***