



Terms of Reference

National consultant to review credit policy opportunities to support entrepreneurship among women from vulnerable groups

I. General information

UN Women, the United Nations entity for gender equality and the empowerment of women, was created to accelerate progress towards the fulfillment of their rights around the world. UN Women assists UN Member States in setting international norms and standards for achieving gender equality and works with governments and civil society to develop laws, policies, programs, and services needed to implement these standards.

Despite the increase in women's participation in the labor force over the past three decades, women still lack the same opportunities as men to participate in economic activities. In 2017, according to the Statistics Committee of the Republic of Kazakhstan, the difference in wages of men and women was 33.3% in favor of men. The narrowing of the wage gap has not changed for eight years. In 2010, men earned on average 33.9% more than women. Research conducted in 2019 by UN Women in Kazakhstan has shown that increased gender equality contributes to economic growth and leads to improved development and social outcomes. Gender equality is also one of the 17 United Nations Sustainable Development Goals, which 193 countries have pledged to achieve by 2030.

The provisions of the Constitution of the Republic of Kazakhstan, the political and legal framework guarantee equality of men and women in Kazakhstan in all sectors. The Republic of Kazakhstan adopted the Sustainable Development Goals (SDGs), joined the Beijing Declaration and Platform for Action during the Fourth World Conference for Women (1995) and ratified the main international documents on gender equality and women's rights, including the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW). To further support the consolidated efforts of the government, parliament, women's groups and civil society organizations (CSOs) to fulfill government commitments in the field of gender equality and women's rights, UN-Women initiated a joint project with the Ministry of Labor and Social Protection of the Republic of Kazakhstan with the support of National Commission for Women Affairs and Family and Demographic Policy under the President of the Republic of Kazakhstan.

To eliminate the existing problems on a regular basis, it is necessary to analyze the availability of social services and state support for SMEs in a gender perspective by economic sector, place of residence, social status. UN Women aims to provide expert support to the government in considering lending policy options to support entrepreneurship among women from vulnerable groups.

In this regard, UN-Women in Kazakhstan plans to hire a national consultant who will support the preparation and implementation of the activities of this assignment and the development of specific recommendations for expanding entrepreneurship among women from vulnerable groups.

II. Purpose

Under the guidance of the UN-Women Program Manager/ Specialist, the national consultant is expected to review existing entrepreneurship development policies, in particular among women from vulnerable populations, the women's economic empowerment agenda, and review international best practices in supporting women's businesses (institutional and legal framework, as well as the organizational structure at the national level, funding mechanisms), develop specific recommendations to increase the participation of women from vulnerable groups in SMEs, and organize a discussion at the national level with a presentation of the work done and validation of the proposed recommendations.

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III. Task and responsibilities

The tasks of the national consultant include the following:

- 1) Development and submission of a detailed work plan for analytical review, analytical work, data collection, development of recommendations and deadlines for the assignment.
- 2) Conducting desk analysis of all policy documents and statistical indicators related to the mechanism for providing financial support and development of entrepreneurship among women from vulnerable groups in Kazakhstan, and preparation of an overview.
- 3) Identification of achievements, problems and examples of international best practices (on the example of four countries in agreement with UN-Women) in the design and implementation of financial support measures for the development of entrepreneurship among women from vulnerable groups, including the institutional and legal framework, as well as organizational structure at the national level, funding mechanisms, raising awareness of the target group;
- 4) Based on examples of international best practice and analysis of national credit policy for the development of entrepreneurship, develop several specific recommendations and practical measures for the Government of the Republic of Kazakhstan on the following issues:
 - ensuring the participation of women from vulnerable groups in entrepreneurship support programs, to expand the economic opportunities of women, based on existing national policies and practices, identify areas for improvement.
 - reducing barriers to accessing finance for women's entrepreneurship development.
 - preparation of proposals to improve the current credit policy for the development of women's entrepreneurship, development of financing mechanisms, identify areas for improvement.
 - monitoring and reporting mechanisms at the national level in the context of the implementation of the Concept of Family and Gender Policy until 2030, and reporting on the achievement of the implementation of the relevant indicators of the concept.
- 5) Draft amendments and additions to the strategic plans of state bodies (MLSPP, MNE, MIOR, MES, MoF, etc.), existing regulatory legal acts and state support programs for the development of entrepreneurship and social assistance to women from vulnerable groups of the population, and strategic documents of the country, such as: "Strategic development plan of the Republic of Kazakhstan until 2025", "Concept of social development of the Republic of Kazakhstan until 2030", "Concept for Kazakhstan's entry into the 30 most developed countries in the world", as well as into the State Planning System in the Republic of Kazakhstan », PRT of the proposed regions.
- 6) Organization of a discussion at the national level to present the work done and validate the proposed recommendations. Completion and submission of a final report with related recommendations and supporting documents in the form of attachments.

It is expected that the national consultant will work from home and conduct online consultations with UN-Women and interested CSOs and LEOs.

All results must be submitted and approved by UN-Women.

IV. Results and time frame

This study should be completed between 2 November 21 December 2020. The national consultant is responsible for achieving the following results:

Results	Date of submission of works:
Detailed work plan and terms of the assignment.	5 November 2020

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Analytical review of all policy documents and statistical indicators related to the mechanism for providing financial support and development of entrepreneurship among socially vulnerable women in Kazakhstan, and preparation of a brief overview;	20 November 2020
Example of four countries based on international best practices for the design and implementation of financial support measures for the development of entrepreneurship among socially vulnerable women.	26 November 2020
A set of specific recommendations and practical measures for the Government of the Republic of Kazakhstan, as provided in Section III, paragraph 4 of this Terms of Reference.	2 December 2020
Draft amendments and additions to the strategic plans of state bodies (MLSPP, MNE, MIOR, MES, MoF, etc.), existing regulatory legal acts and state support programs for the development of entrepreneurship and social assistance to women from vulnerable groups of the population, and strategic documents of the country, such as: "Business Roadmap - 2025", "Program for the Development of Productive Employment and Mass Entrepreneurship for 2017-2021" Enbek, "Strategic Development Plan of the Republic of Kazakhstan until 2025", "Concept of Social Development of the Republic of Kazakhstan until 2030", "Concept for Kazakhstan's entry into the 30 most developed countries in the world", as well as into the State Planning System in the Republic of Kazakhstan ", PDT of the proposed regions.	7 December 2020
Conducting a consultation (round table at the UN building in Almaty or Nur-Sultan as agreed) to present the work done and validate the recommendations presented. The concept of the round table, the program, the list of participants and the report on the consultation were developed.	14 December 2020
Final report in Russian with relevant recommendations and supporting documents in the form of attachments, taking into account the comments received from the civil society and NGOs.	21 December 2020

V. National consultant support from UN-Women:

The consultant will work under the direct supervision of the UN Women Program Manager/ Specialist in Kazakhstan. Counseling will take place from the location of the consultant through online communication.

VI. Financial mechanism:

Payment will be made after submission and approval of results, and certification of the UN-Women Program Manager/ Specialist that the services have been satisfactorily performed. The work of the national consultant will be evaluated according to such criteria as: timeliness, responsibility, initiative, communication, accuracy, and quality of delivered products.

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Payment for services will be made in two tranches: 30% will be paid for the provision of Outcomes 1-5 shown in the table above, and 70% for the provision of Outcomes 6-7 and acceptance of work by UN Women and the National Commission on Women.

VII. Competencies

Core values:

Tolerance and respect
Honesty
Professionalism

Key competencies:

Awareness of and sensitivity to gender issues
Accountability
Effective communication
Inclusive cooperation

Qualification requirements for the candidate:

The consultant selection process will be based on the following criteria:

Education:

- Higher education in economics and finance, public administration, law, social sciences or related fields.

Experience:

- At least 5 years of professional experience in government program evaluation, planning and credit policy analysis, especially with regard to women, gender equality, economic empowerment and other related areas.
- Demonstrated knowledge and understanding of the national entrepreneurship development policy and program documents (attach a copy of supporting materials or provide a link to a website where you can read the document);
- Experience in the methodology for collecting quantitative, qualitative data and gender methodologies (attach a copy of supporting materials or provide a link to a website where you can read the document);
- Proven experience in performing similar tasks, including the development, monitoring and evaluation of the foundations and assessment of the implementation of government policies and programs (attach a copy of supporting materials or provide a link to a website where you can read the document);
- Experience in working with UN agencies or other international organizations, as well as with government bodies in the field of gender equality and improving the system of state planning and management (attach a copy of supporting materials or provide a link to a website where you can read the document);

Knowledge f languages:

- Excellent writing and speaking skills in Kazakh and / or Russian.

VIII. Selection evaluation

Applicants must meet the above minimum qualifications to be included in the future technical assessment process. The next step in the evaluation process will support the cumulative analysis methodology of the candidate's technical proposal (70%) and financial proposal (30%).

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Candidate technical assessment:

	Criteria	Maximum score
Education	Higher education in economics and finance, public administration, law, social sciences, or related fields.	40
Work experience	- At least 5 years of professional experience in government program evaluation, planning and credit policy analysis, especially regarding women, gender equality, economic empowerment, and other related areas.	180
	- Demonstrated knowledge and understanding of the national entrepreneurship development policy and program documents (attach a copy of supporting materials or provide a link to a website where you can read the document);	180
	- Experience in the methodology for collecting quantitative, qualitative data and gender methodologies (attach a copy of supporting materials or provide a link to a website where you can read the document);	140
	- Proven experience in performing similar tasks, including the development, monitoring and evaluation of the foundations and assessment of the implementation of government policies and programs (attach a copy of supporting materials or provide a link to a website where you can read the document);	100
	- Experience in working with UN agencies or other international organizations, as well as with government bodies in the field of gender equality and improving the system of state planning and management (attach a copy of supporting materials or provide a link to a website where you can read the document);	20
Knowledge of languages	Excellent writing and speaking skills in Kazakh and / or Russian.	40
Maximum technical grade score (70%):		700

Only candidates who score at least 490 (70%) points out of the maximum 700 points in the technical assessment process will be qualified for the financial proposal *.

* Each applicant will be asked to submit a Consolidated Financial Proposal in Kazakhstan Tenge (“Consolidated Financial Proposal” which includes all applicant expenses required to complete the assignments, including travel expenses for the assignment, etc.).

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Financial proposals from technically qualified candidates will be requested and evaluated in terms of selection points according to the following formula:

$B = T + C_{low} / C \times 300$, where

T is the universal technical score awarded for the evaluation of the proposal (only those proposals that pass 70% technical assessment);

C - financial proposal of the candidate; and

C_{low}, the lowest financial proposal among all evaluated candidates;

300 is the maximum financial point you can get.

The successful candidate will achieve the highest aggregate score (technical and financial points).

Payment will be made only if the expected results are achieved, the agreed set of documents and reports are provided without delay and approval by UN-Women.

IX. Application process:

All documents must be provided including:

- CV and UN Women Personal History form (P-11), which can be downloaded from the website <http://www.unwomen.org/en/about-us/employment>
- A technical proposal that describes how the expected job will be completed. The technical proposal must also include:
 - *Supporting materials or a link to a website where documents are available to learn about the candidate's experience in gender equality / women's empowerment and gender mainstreaming in policies, laws and programs.*
 - *Reference developed by the candidate on budget planning and gender analysis, research on gender calculation / budgeting and gender in social policy.*
- Financial proposal, including the amount in tenge, including all costs and expenses that the consultant will have to perform to complete all tasks under this ToR.

Only pre-selected candidates will be informed and invited to the next stage.

In July 2010, the United Nations General Assembly established UN-Women, the United Nations Organization for Gender Equality and the Empowerment of Women. The creation of UN Women was part of the UN reform agenda, bringing together resources and mandates for greater impact. The framework brings together and builds on the important work of four previously distinct parts of the UN system (DAW, OSAGI, INSTRAW and UNIFEM), which focuses exclusively on gender equality and the empowerment of women

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