

UNITED NATIONS CAPITAL DEVELOPMENT FUND

**TERMS OF REFERENCE**

Post Title:	DIGITAL INNOVATION CONSULTANT
Agency/Project Name:	United Nations Capital Development Fund/Expanding Financial Access (EFA)
Duty Station:	UNCDF Office, Yangon, Myanmar
Type of Contract:	Individual Contract
Post Level:	National Consultant
Languages Required:	English
Number of days:	180 days
Contract Period	30 January 2021 – 29 January 2022

A. General Background

UNCDF is the UN's capital investment agency for the world's least developed countries. It creates new opportunities for poor people and their communities by increasing access to microfinance and investment capital. UNCDF focuses on Africa and the poorest countries of Asia and the Pacific, with a special commitment to countries emerging from conflict or crisis. It provides seed capital and technical support to help financial institutions reach more poor households and small businesses, and local governments to finance the capital investments – water systems, feeder roads, schools, irrigation schemes – that will improve poor peoples' lives.

Recently, UNCDF has formulated its strategy 'Leaving no one behind in the digital era' 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. For further detail on UNCDF strategy, refer to; <https://www.uncdf.org/article/4931/global-strategy-leaving-no-one-behind-in-the-digital-era>

As part of UNCDF's digital strategy, UNCDF would like to hire a DFS Innovation Consultant to support on the implementation of a cross-industry MFI Integration Platform. For the next months, UNCDF will move the MFI Integration Platform pilot from "testing" to a "production go-live" sandbox with a focus on the payments that matter most for vulnerable populations. The project will be extended to digitize social transfer programs, with a focus on the existing Maternal Child Cash Transfer (MCCTs) project which is being implemented by development partners and government.

UNCDF in Myanmar

UNCDF has been operating in Myanmar since 2012 with a capital mandate to expand savings-led financial inclusion and use localized investments to drive poverty reduction and sustainable development. The country program seeks to improve financial service access and usage to achieve equitable, sustainable, and inclusive growth within the UN's Sustainable Development Goals (SDGs) and the Myanmar Sustainable Development Plan (MSDP) 2018 - 2030, which includes the use of innovative solutions to bring formal services for people at the bottom of the pyramid.

Financial Inclusion Roadmap 2019 – 2023

In March 2020, an updated national financial inclusion Roadmap prepared with support from UNCDF (and the DaNa Facility) was approved by the Government of Myanmar as the nation's highest-level financial inclusion policy document, reflecting priorities to be implemented over the period 2019 – 2023.

UNCDF has supported the financial inclusion Roadmap process since 2013, when in collaboration with UNDP and LIFT it conducted extensive research on the state of financial inclusion (FI) in Myanmar, using the UNCDF “Making Access Possible” (MAP) methodology. The research, authorized by the Union Government, collected supply-side analysis data based on in-country research and interviews with key players. The complementary demand-side analysis drew on quantitative data arising from the Myanmar MAP FinScope Survey and qualitative research. The key findings of this diagnostic work were used as a basis for the Myanmar Financial Inclusion Roadmap 2014 – 2020 (aka “Roadmap”), which was developed in consultation with stakeholders within government, donor community, service providers and others in Myanmar. The Roadmap identified the practical steps recommended to enhance financial inclusion in Myanmar, to better support the policy objectives as articulated by the Government of Myanmar, and provided a framework within which supportive intervention action was organized to support the overarching Roadmap goal.

The initial Roadmap was approved by National Cabinet of Myanmar in 2015. The Government placed a high priority on the successful implementation of the Financial Inclusion Roadmap, and as a result approved and established a high level Inter-Ministerial Steering Committee. The Committee is chaired by the Deputy Minister of Finance with secretarial support from the Financial Regulatory Department (FRD). The IMSC is also supported by working groups to coordinate the Roadmap implementation.

During 2018 government supported by UNCDF and DaNa Facility initiated a follow up process to update the original MAP research. The MAP Refresh was completed during 2019, and the updated Roadmap 2019 – 2023 prepared. The DaNa / UNCDF partnership has come to a close, but the project is continuing in partnership with UKAid Myanmar.

Increasing role of Digital Financial Services in financial inclusion

UNCDF is increasingly looking to the power of digital economies and digital financial services to reach the most marginalized, while the updated financial inclusion Roadmap has also highlighted that digital financial services will be a key enabler of inclusion going forward, bringing with it the need for increased digital and financial literacy. Access to digital financial services can be expected to drive the use of other financial and non-financial services, and hence the Roadmap outlines the objective of supporting growth in use of digital financial services with percent of population actively using DFS growing from 4% in 2018 to 25% in 2023. This growth is much dependent on an enabling environment, coupled with innovation in products and services, as well as the roll out of a digital and financial literacy strategy that will support uptake and responsible use of services.

The Government of Myanmar and other parties are also rolling out a number of specific projects that will benefit from increased use of digital and financial services at grassroots level. For example, the government intends to expand its National Social Protection Program, including the Maternal and Child Cash Transfer (MCCT) program, to a national scale over the next several years. For the programme to be efficient and nationwide, it will require a digital delivery component. This project has identified as a key bottleneck the lack of digital and financial literacy of low income, rural women to use the service. Similarly, Humanitarian and development organizations delivering electronic cash transfers (ECTs) have identified digital financial services and digital literacy as impeding the expansion and sustainability of ECT activities in Myanmar. Lack of digital capability makes the implementation of activities costlier and more resource consuming.

In a pre-pandemic scenario, the need for electronic cash transfers was a good accomplishment for humanitarian and development actors. In the current COVID-19 pandemic, with an increasing number of destroyed livelihoods, restricted mobility, and a stringent need for maintaining social distancing, digital payments became critical. Critical to deliver resources to vulnerable population in hard-to-reach areas; and critical to reduce the number of contagions. In addition the need for digital literacy extends far beyond humanitarian activities, and the economy stands to benefit a great deal by encouraging digital technology. The pandemic gives new impetus on this front, where activities that are impossible with physical restrictions become possible due to the wider use of technology.

B. Objective of assignment

This assignment aims to support UNCDF and its strategic partners in the implementation of the MFI Integration Project by providing technical support and effective coordination between all related parties. This assignment also involves strengthening and supporting long-term relationship with key players and government stakeholders. It will require a candidate with a mix of project management, relationship management and analytical skills.

Under the primary supervision of the UNCDF Myanmar Country Lead, the DFS Innovation consultant will be representing UNCDF and be the key coordination point for the MFI Integration Project, as well as the support for other ongoing digital related activities.

C. Responsibilities

The consultant will complete the following activities.

(1) Support Inclusive Digital Economy project team by providing project support for both UNCDF and strategic partners.

- Inform, motivate and coordinate the project partners
- Work with project partners to develop a substantial base of support in particular related to sustainability of the interoperable Mojaloop switch
- Coordinate between the implementing stakeholders, and the Government/regulator counterparts
- Be the to-go-person that present the MFI Integration Project to national stakeholders

(2) Provide technical support to other ongoing digital related activities in Myanmar, such as:

- Digital and financial literacy initiatives for women living in conflict affected states and regions
- Myanmar Financial Inclusion Roadmap implementation in digital finance-related topics
- Update and align the project initiatives to the broad priorities of the Government of the Union of Myanmar and UNCDF's global strategy "Leaving no one behind in the digital era" on topics related to the digital ecosystem
- Adapt to the strategy with an agile, flexible, and original approach that takes into account the unpredictable situation of the current COVID-19 health crisis.

(3) Multi-stakeholder relationship building

- Support the development of long-term relationships with key players in the Myanmar ecosystem:
- Government/ Public sector:
 - Strengthen relationships to and represent UNCDF to relevant government stakeholders, including:
 - Ministry of Communications and Information Technology of Myanmar
 - Central Bank of Myanmar
 - Ministry of Planning, Finance and Industry
 - Digital Economic Development Committee
- Private sector (e.g.):
 - Entrepreneurs and start-ups
 - Accelerators and incubators
 - Larger companies, such as telecommunication companies
- Development partners and Associations
 - MMFA - Myanmar Microfinance Association
- Academia

D. Deliverables and Final Products Schedule

Activities and Deliverables:	Days
(1) Support in the implementation of the Inclusive Digital Economy and infrastructure by providing support for both UNCDF and the project partners. Some activities include:	60
<ul style="list-style-type: none"> Ensure project management systems and tools (e.g. Gantt charts, trackers, coordination systems, etc.) are established and in place. 	
(2) Multi-stakeholder relationship building	60
<ul style="list-style-type: none"> Coordinate with the project Partner(s), technical providers and aligning it with the priorities of the projects. 	
<ul style="list-style-type: none"> Facilitate the sustainability/ profitability of the Interoperable switch by MFI partners the MMFA and other partners. 	
(3) Provide ad-hoc technical support to other on-going digital financial related activities in Myanmar	60
<ul style="list-style-type: none"> Integration payment platform for low-income people project. 	
<ul style="list-style-type: none"> Digital and financial literacy initiatives for women living in conflict affected states and regions 	
<ul style="list-style-type: none"> Myanmar Financial Inclusion Roadmap implementation – support of the digital pillar and digital working group. 	
Total	180

The above-mentioned activities have been outlined based on the some of the broader outcomes and will be adjusted to the circumstances.

Professional Fee: The consultancy fee up to the equivalent of a maximum of 180 days will be paid, monthly based on consultant's timesheet submission. Reimbursable costs incurred with permission will be borne by UNCDF

E. Institutional Arrangement

The Consultant will closely work with the UNCDF Team, in-country and international, under the overall guidance of UNCDF Country Coordinator or his designated representative, and with core support from the UNCDF Digital Financial Services and Financial Inclusion teams. The UNCDF Country Coordinator and / or his designate will approve the consultant's payment based on the deliverables listed in these TORs.

F. Duty Station

UNCDF Yangon, Myanmar

G. Qualifications of the Successful Individual Contractor

Education

- An undergraduate degree in economics, business administration, social sciences, or related discipline, or equivalent of related experience
- A project management certification or accreditation (e.g. Prince2, PMP) is an asset

Experience

- Minimum 4 years of digital related experience is mandatory.
- Experience in developing and implementing projects/programs around digital financial services is mandatory.
- Experience working with banks, financial institutions and/or other digital financial service providers is mandatory.
- Experience in projects with financial inclusion and digital financial services is required.
- Previous working experience in entrepreneurial environment, such as startups, social enterprises or new ventures is preferred.
- Previous Market system development experience is an asset.
- Demonstrated experience in managing donor-funded projects, with experience in result framework and reporting is an asset.

Language

- Fluency in English is mandatory.
- Fluency in Burmese is mandatory.
- Other regional languages are an asset.

Competences

- Demonstrated ability to work effectively as an integral part of multi-disciplinary, multi-cultural and multi-agency teams.
 - High level of energy and initiative, and work independently and with minimum guidance and oversight
 - Demonstrated exemplary diplomatic, management and interpersonal skills. Strong relationship building skills and ability to work with partners from a variety of backgrounds is essential
 - Organized, punctual and detailed; good negotiation skills, the ability to persuade others, excellent judgement and effective problem-solving ability
 - Ability to develop strategy and coordinate its implementation
 - Strong communication skills (written and verbal) across various media, email, phone, in-person and in group settings
 - Proficient in use of MS office
 - Ability to negotiate with different persons having different agenda
 - Knowledgeable of the UN system functioning and programming is an asset.
 - Strong leadership and planning skills.
 - Strong analysis and synthesis skills.
 - Cultural, gender, religion, race, nationality and age sensitivity and adaptability.
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Evaluation Process and Criteria

Individual consultants will be evaluated based on the following methodology:

Preliminary Evaluation –

Step I: Screening; Technical Evaluation Weight - 70% = Step II: Shortlisting (100 points) and

Step III: Desk Review; Financial Evaluation Weight - 30% = Step IV. Scoring evaluation – Step V: Selection

Step I: Screening:

Applications will be screened and only applicants meeting the following minimum criteria (listed under education and experience) will progress to the pool for shortlisting.

Step II: Shortlisting by Desk Review:

UNCDF will conduct a desk review to produce a shortlist of candidates and technically evaluate them.

As applicable, only the first top 3 ranked applicants achieving 70% of the points at this stage shall be considered for a desk review.

Step III: Desk Review Technical Evaluation:

The top 3 shortlisted candidates will be considered by the evaluation panel.

The technical qualification of the individual is evaluated based on the following technical qualification evaluation criteria (it depends on TOR):

- Relevance of educational background – Max 15 points
- Experience in financial inclusion - Max 30 Points
- Experience in communication and knowledge management – Max 20 points
- Project management experience in developing work plans, budgets, monitoring and reporting – Max 20 points
- Experience in working with development partners /donors / other key stakeholders in financial sector – Max 15 points

Step IV: Financial Proposal Evaluation:

The following formula will be used to evaluate financial proposal: Lowest Financial proposal/price of the proposal being evaluated X 30%. Lowest Financial Proposal refers to the lowest price offered by Offerors scoring at least 49 points in the technical evaluation.

Step V: Selection

The contract shall be awarded to the best applicant whose offer have been evaluated and determined as: responsive/compliant/acceptable and having received the highest combined weight technical proposal 70% + financial 30%= 100%.

References

UNDP's Individual Consultant's General Terms and Conditions are provided here:
<http://www.undp.org/content/dam/undp/documents/procurement/documents/IC%20-%20General%20Conditions.pdf>

This TOR is approved by



Paul Luchtenburg

UNCDF Myanmar Country Coordinator
