

TERMS OF REFERENCE

Individual Contract

1. Assignment Information

Assignment Title:	National Consultant on Maximizing remittances flows by improving cross border transfers within ASEAN
Cluster/Project:	Policy and Innovation Hub
Post Level:	Specialist
Contract Type:	Individual Contract
Duty Station:	Home-based and travel to the field in target sites when necessary
Expected travel	Provinces in Cambodia (if required)
Contract Duration:	50 days from 4 October 2021 to 31 January 2022

2. Project Description

The social and economic development of Cambodia have been improved in recent decades. However, limited employment opportunities in the domestic labour market and low wages relative to other neighbouring countries are still the obstacles. Due to this, an increasing number of Cambodians, especially young people, have been moving abroad to find jobs with higher wages in the region. Approximately 1,100,000 Cambodians work abroad, equivalent to 6 percent of its total population. It is estimated women represent half of this figure¹. Thailand is the main destination for Cambodian labour migrants followed by South Korea and Malaysia.

Remittance, therefore, significantly increase over the past decade until 2019. The World Bank data reported that remittance inflow was about USD 1.6 billion in 2019, representing 5.9 percent of GDP and more than half is from Thailand². There are still constraints in sending remittance, one of which is the cost of transferring remittances. The World Bank's Remittance Prices³ shows that average remittance transaction costs for low value remittances of USD 200 from Thailand to Cambodia is 11.69 percent in the fourth quarter of 2020. That is far above the 3 percent global target for remittance transaction costs. Women, who were found to send more money than men even if they receive lower wages⁴, therefore shoulder more burden than men. The digitalization of remittance transfer through digital channels is an effective solution. Money transfer operators who offer digital remittance channels charge less than 3 percent⁵. In addition, this form of transfer is less sensitive to economic lockdowns, faster, cheaper, more secure and could be linked to other financial services.

With that concern and consideration, the Joint Programmes (JP) on the Integrated National Financing Framework (INFF) to Catalyze Blended Finance for Transformative CSDG Achievement has proposed a diagnostic study on how to maximize the remittance flow to Cambodia, especially from

¹ ILO, "TRIANGLE in ASEAN Programme Quarterly Briefing Note: Cambodia (January – March 2021)," 2021, https://www.ilo.org/wcmsp5/groups/public/---asia/---ro-bangkok/documents/genericdocument/wcms_735105.pdf.

² Robin Gravestijn, "Mobilizing Remittances through Digital Innovation" (Cambodia, December 9, 2020), https://www.unescap.org/sites/default/files/Robin%20Gravestijn_UNCDF%20Cambodia-Remittances%20Webinar%20-8-12-2020.pdf.

³ World Bank, "Sending Money from Thailand to Cambodia," Remittance Prices Worldwide, March 23, 2021, <https://remittanceprices.worldbank.org/en/corridor/Thailand/Cambodia>.

⁴ Linda Deelen and Pracha Vasuprasat, "Migrant Workers' Remittances from Thailand to Cambodia, Lao PDR and Myanmar – Synthesis Report on Survey Findings in Three Countries and Good Practices" (ILO Regional Office for Asia Pacific, 2010), https://www.ilo.org/wcmsp5/groups/public/---asia/---ro-bangkok/documents/publication/wcms_122089.pdf.

⁵ Gravestijn, "Mobilizing Remittances through Digital Innovation."

Thailand, examining the potentials of digital transfer, its implementation constraints, challenges, and risks, and recommending solution/mechanism to maximize the flows.

3. Scope of Work and Deliverables

The objectives of this assignment are as below:

- Maximizing cross border remittance flows by working with private sector partners and National Bank of Cambodia (NBC) to relieve the constraints on cross-border remittances flow from Thailand to Cambodia particularly barriers faced by female migrant workers
- Tackling remittance security issues
- Supporting the digitalization of the remittance inflows by assessing the benefits, constraints, challenges and risks by gender.

The Consultant is expected to deliver the following within the duration of this assignment:

1. Submitting work plan indicating timebound milestone deliverables and list of required meetings and consultations to enable the work to be completed;
2. Reviewing international best practices on digitalization of remittance transfer, including the transfer from Korea to Cambodia and innovative remittance products with gender focus;
3. Providing design inputs conjoined to IOM's survey of migrants in Cambodia, including questionnaire design to capture cost and challenges of remittance transfer, tools or agents used, access to bank and digital service and willingness to use digital remittance transfer service. Additional fieldwork or interview with migrants might be needed in addition to IOM's survey;
4. Conducting analysis of IOM's survey and synthesize the findings into the whole report and connect to each component of the scope of this assignment;
5. Conducting diagnostic review on remittance inflows from Thailand to Cambodia by conducting discussions and consultations with related ministries, stakeholders, and private sector including banks and money transfer agencies (to be identified and discussed with UNDP team). The diagnostic review should cover the assessment on benefits, constraints, challenges faced by female/male migrant workers and risks of implementation or promotion of digital remittance transfer, including political economy and stakeholder analysis of countries involved. It should also encompass migrant women's attitude towards technology for transfer;
6. Identifying how to promote digital remittance transfer, particularly among female migrants, including innovative remittance products, effective mechanism and solutions to key issues on security, Know Your Customer (KYC), etc.;
7. Producing a report compiling of, but not limited to the best practices review, diagnostics, proposed mechanism and solutions to promote digital remittance transfer and way forward;
8. Presenting the findings during the meetings, workshops and report launching.

4. Expected Outputs and Deliverables

No	Deliverables/Outputs	Estimated Duration to Complete	Target Due Dates	Review and Approvals Required
1	Satisfactory submission of inception report with summary of literature review on international practices, a detailed work plan, including list of data to be collected and consultation plan and questions for interview	5 days	8 October 2021	UNDP's Economists and Head of Policy

2	Satisfactory submission of the draft report and completion of consultations and presentation in the workshops by UNDP and UN Joint Programmes	30 days	30 November 2021	and Innovation Unit
3	Satisfactory submission of final report, contribution to report launch, and provision of materials and database, including interview notes, working files and raw data.	15 days	31 January 2022	
Total number of working days		50 days		

5. Institutional Arrangements

- The Consultant shall work with Economists of UNDP. The Consultant will work under direct supervision of the National Economist and overseen by the Country Economist and Head of Policy and Innovation Unit. The Consultant is expected to liaise closely with relevant partners and International Organizations for Migration team, where applicable, throughout the programme.
- The Consultant shall have regular meetings with UNDP team.
- The deliverables will be reviewed by the UNDP's Economists and subsequently approved by the Head of Policy and Innovation Unit of UNDP based on confirmation of satisfactory outputs from the reviewers.

6. Duration of the Assignment

The successful Consultant will commence the assignment as soon as the contract is signed. The duration of the assignment will be from 4 October 2021 to 31 January 2022 for a total of 50 working days.

7. Duty Station

The duty station for this assignment is a combination of home-based, Phnom Penh, and field mission in provinces of Cambodia (at most **5 days** of fieldwork) if interviews with returning migrants are needed in addition to IOM's survey.

Selected individual contractor(s) expected to travel to the Country Office (CO) in country (Cambodia) is (are) required to undertake the UNDSS *B*Safe training package (available at this link: <https://training.dss.un.org/course/category/6>) prior to travelling.

8. Minimum Qualifications of the Individual Contractor

	Technical Evaluation Criteria
Education	At least Master's degree in economics, financial economics, development finance, development studies, public policy or similar field
Experience	<ul style="list-style-type: none"> • At least 5 years of relevant work experience in conducting research, especially on remittance, migrations, gender, digitalization, and financial sector • Experience in collaborating with private sector and senior policy/decision makers with technical knowledge of the stated assignment • Ability to lead consultations with senior government officials from ministries, private sector and other key stakeholders in the field required. • Experience of data gathering and analysis (quantitative and qualitative)

	<ul style="list-style-type: none"> • Experience of similar assignments in similar international or Cambodian development contexts
Competencies	<ul style="list-style-type: none"> • Understanding of and comprehensive knowledge on migration and remittance-related requirements, remittance transfer and its constraints, and digital transfer service and security are an advantage. • Ability to work collaboratively with team members by sharing information openly and displaying cultural awareness and sensitivity • Superior written/ oral communication skills, with the ability to convey complex development concepts and recommendations
Language Requirement	Fluency in written and spoken English

9. Criteria for Evaluation of Level of Technical Compliance of Individual Contractor

Technical Evaluation Criteria	Obtainable Score
Master's degree in economics, financial economics, development finance, development studies, public policy or similar field.	10
At least 5 years of relevant work experience in similar international or Cambodian development contexts in conducting research, especially on remittance, migrations, gender, digitalization, and financial sector. Experience of data gathering and analysis (quantitative and qualitative).	30
Understanding of and comprehensive knowledge on migration and remittance-related requirements, remittance transfer and its constraints, and digital transfer service and security are an advantage.	20
Experience in collaborating with private sector and senior policy/decision makers with technical knowledge of the stated assignment. And experience in leading consultations with senior government officials from ministries, private sector and other key stakeholders in the field required.	20
Superior written/ oral communication skills, with the ability to convey complex development concepts and recommendations (<i>assessed by a sample of work provided</i>).	20
Total Obtainable Score:	100

10. Payment Milestones

The Consultant will be paid on a lump sum basis as per the following milestones:

No	Outputs/Deliveries	Payment Amount %
1	Upon satisfactory completion and submission of deliverable #1	20%
2	Upon satisfactory completion and submission of deliverable #2	50%
3	Upon satisfactory completion and submission of deliverable #3	30%