

TERMS OF REFERENCE

INDIVIDUAL CONTRACTOR

Assignment Title:	National Consultant to Support Women MSME FinTech Innovation Fund Project beneficiary verifications and for conducting focused group discussions or beneficiary interviews
Agency/Project Name:	UNCDF/ Inclusive Digital Economies, Asia
Post Level:	Junior Specialist
Contract Type:	Individual Contractor (IC)
Duty Station:	Cambodia, with no travel
Duration:	Up to 6 working days during 15 November – 30 December 2021

1) GENERAL BACKGROUND

United Nations Capital Development Fund

UNCDF is the UN's capital investment agency for the world's 46 least developed countries. With its capital mandate and instruments, UNCDF offers "last mile" finance models that unlock public and private resources, especially at the domestic level, to reduce poverty and support local economic development.

UNCDF's financing models work through two channels: financial inclusion that expands the opportunities for individuals, households, and small businesses to participate in the local economy, providing them with the tools they need to climb out of poverty and manage their financial lives; and by showing how localized investments — through fiscal decentralization, innovative municipal finance, and structured project finance — can drive public and private funding that underpins local economic expansion and sustainable development. By strengthening how finance works for poor people at the household, small enterprise, and local infrastructure levels, UNCDF contributes to SDG 1 on eradicating poverty and SDG 17 on the means of implementation. By identifying those market segments where innovative financing models can have transformational impact in helping to reach the last mile and address exclusion and inequalities of access, UNCDF contributes to a number of different SDGs.

UNCDF's Inclusive Digital Economies:

Since 2008, UNCDF has been supporting digital finance with significant success, with digital finance currently the largest part of its inclusive finance portfolio. This includes digital innovations linked to on an off-grid energy, agriculture, employment, health, and transport. With 60 professionals with strong digital finance experience across the globe and with several hundred projects in digital on-going, UNCDF is one of the leading development agencies in digital finance with a mission and expertise to reach very low-income customers in some of the world's most difficult markets. UNCDF's digital team and resources are currently spread across several programmes and UNCDF is in the process of consolidating its financial and technical resources to create a comprehensive team of experts in various domains to drive the new strategy "Leaving no one behind in the digital era".

Based on this experience UNCDF started in 2017 to expand the scope of its programmatic agenda to go beyond digital finance. Through the "Leaving no one behind in the digital era" strategy, UNCDF is supporting, the emergence of inclusive digital economies. The strategy recognizes that reaching the

full potential of digital financial inclusion in support of the SDGs aligns with the vision of promoting digital economies for the following reasons:

- The value of DFS is not obvious, especially to poor and vulnerable populations, as it is not closely linked to their ability to respond to their specific constraints and needs around agriculture, education, health, energy, and other key aspects of their daily lives.
- New innovative services should be developed to address these unmet needs. Innovation will not come from traditional providers but mainly from a range of new players (entrepreneurs, start-ups in various sectors, and digital platforms).

The ‘Leaving no one behind in the digital era’ strategy, to move from digital finance to digital economies builds upon and constitutes a logical integration of UNCDF interventions in financial inclusion and digital, developed over many years. The legacy of UNCDF intervention programmes was built through a range of country/regional programmes and global thematic initiatives, which has established a very strong reputation for UNCDF vis-à-vis donors and peers.

Please refer to www.uncdf.org

Women MSME FinTech Innovation Fund in Cambodia

The United Nations Capital Development Fund (UNCDF) developed the Women MSME FinTech Innovation Fund as part of a regional program for Catalyzing Women’s Entrepreneurship and to create gender-responsive entrepreneurial ecosystem in partnership with the United Nations Economic and Social Commission for Asia and the Pacific (UNESCAP) and funded by the Government of Canada through Global Affairs Canada. In Cambodia, SHE Investments has been awarded a grant to support a two-year project to create a bookkeeping app as a tool to support MSMEs by enhancing their business operation digitization and creating digital transaction history for access to formal financing. SHE Investments expects to create the bookkeeping platform and services, register and train 400 women MSMEs to use KOTRA Riel (SHE) bookkeeping app and ensure disbursement of loans to 50 women MSME KOTRA Riel (SHE) bookkeeping app users from partner financial institution within project implementation period till 31 December 2021.

2) OBJECTIVES OF THE ASSIGNMENT

The objective of this consultancy is to support beneficiary verifications for the UNCDF Women MSME FinTech Innovation Fund by conducting Focused Group Discussions (FGDs) or Key Informant Interviews (KIIs).

3) SCOPE OF WORK

Working under the direct supervision of the UNCDF Regional Manager for the Digital Hub for Asia, in close collaboration with UNCDF project partners in Cambodia, the consultant will be responsible for providing high quality technical support to design and implement FGDs/KIIs including:

Task Description	Deliverable	No. of days	Target Date
Translate the FGD/KII questionnaire prepared by UNCDF team into Khmer	Translated guideline, agreed with UNCDF	1	mid November
Conduct 2 virtual FGD sessions (of 10 participants each) or 20	Moderate FGD sessions over Zoom and call	3	mid November

beneficiary interviews over phone	beneficiaries for guided interviews to gather findings		
Translate the beneficiary interview findings into English	Summary report from beneficiary interview	2	end November-early December
Total		6 days	

4) DURATION OF ASSIGNMENT, DUTY STATION AND EXPECTED PLACES OF TRAVEL

Contract Duration: up to 6 days

Contract period: 15 November – 30 December 2021

Duty station and expected places of travel: Cambodia with no travel

5) PROVISION OF MONITORING AND PROGRESS CONTROLS

The consultant will work under the direct supervision of the UNCDF Regional Manager for the Digital Hub for Asia in Bangkok and in close collaboration with other relevant colleagues, international consultant/experts and/or institutions designated by the UNCDF Regional Manager.

The consultant will have daily communication during the contract with the Regional Office in Bangkok via email and skype, for coordination and guidance purposes, ensuring consultants' output quality and targets. The Consultant is responsible for providing his/her own laptop during the course of his/her engagement with UNCDF.

The following supporting documents will serve as conditions for payments to an Individual Contractor(s): (i) submission of Certificate of Payment (COP); (ii) submission of all deliverables / workplan / progress report with the relevant supporting documentation; and (iii) review, approval and written acceptance of each deliverable by the UNCDF Regional Manager for Digital Hub for Asia and any other Project/Programme Manager designated by UNCDF Regional Manager.

6) Duty Station

Duty Station: Cambodia with no travel

The contractor will be working from home. For the consultations and any kind of meetings, workshops, he/she will be able to participate remotely. Based on Government imposed guidelines or restriction due to the pandemic, the interview sessions may be arranged physically or planned to be organized virtually over phone calls or other digital methods (i.e. zoom) in accordance with UNCDF guidelines in relation to COVID-19.

7) MINIMUM QUALIFICATIONS OF THE INDIVIDUAL CONTRACTOR

Education:

- A Master's degree in Management, Finance, Rural Development, Economics or other related fields.

Professional Experience:

- At least 2 years of professional experience in the fields of social impact research or impact evaluation of projects with prior experience in conducting primary research on project beneficiaries;
- Previous experience with international development programmes is preferable;
- Substantial previous experience with gender mainstreaming approaches;

- Experience in designing questionnaires and delivering researches following adequate research methodologies.

Language Requirements:

- Fluency in Khmer and English (Speaking, Reading, Writing) is required.

8) CRITERIA FOR EVALUATION OF LEVEL OF TECHNICAL COMPLIANCE OF INDIVIDUAL COTNTRACTOR

Technical Evaluation Criteria	Obtainable Score
A Master's degree in Management, Finance, Rural Development, Economics or other related fields	5
At least 2 years of professional experience in the fields of social impact research or impact evaluation of projects with prior experience in conducting primary research on project beneficiaries	30
Previous experience with international development programmes is preferable	5
Substantial previous experience with gender mainstreaming approaches	25
Experience in designing questionnaires and writing report	30
Fluency in Khmer and English (Speaking, Reading, Writing) is required.	5

9) Payment Milestones

The payments for undertaking the assignment shall be paid to the contractor, upon satisfactory of the following outputs/deliverables, as certified by the UNCDF Regional Manager:

No	Deliverables	Percentage of Payment	Target Date
1	Upon satisfactory completion of: Translated the FGD/KII questionnaire prepared by UNCDF team into Khmer	20%	mid November
2	Upon satisfactory completion of: Conducting 2 virtual FGD sessions (of 10 participants each) or 20 beneficiary interviews over phone and gather findings	30%	mid November
3	Upon satisfactory completion of: Translated the beneficiary interview findings into English and submitting final report	50%	end November – early December