

TERMS OF REFERENCE

A. IC2021/WSM/049 International Consultant – Gap Analysis of the Mobile Banking Systems in Samoa

Location	Samoa
Application deadline	9 November 2021
Type of Contract	Individual Contractor
Post Level	International Consultant
Languages required	English
Duration of Contract	22 working days from October to November 2021
Title	Consultant – Gap Analysis of the Mobile Banking Systems in Samoa

B. PROGRAMME TITLE

Strengthening Resilience of Pacific Islands States through Universal Social Protection.

C. BACKGROUND

1. Samoa

Samoa's population is 195,797; 50% of which are below the age of 21 years old, and comprising 51% males to 49% females. The country consists of 340 villages, scattered across four main islands of Savaii, Upolu, Manono and Apolima, with 77% of the population residing in Upolu.¹ Its 'smallness' and locational 'distance' make Samoa, like other Pacific island countries, one of the most remote places in the world, with distinctive features of vulnerability, small markets, limited economies of scale, imperfect competition, high transportation and transaction costs, and little power to compete on the global level. The open narrow economy is based mainly on agriculture, fisheries, tourism, remittances and services industries, with the Gross Domestic Product per capita growth remaining at an average of 2% over the years.² It is classified as an upper-middle-income country,³ with 47% of the population considered economically active.⁴ Overall poverty levels are increasing; 22% of the population are living below the national basic needs poverty line, with 6% living in food poverty,⁵ and 42% are considered as vulnerable.⁶ With limited economic opportunities within changing social and economic dynamics, new forms of hardships are emerging, leading to increasing levels of poverty, inequality and unemployment. Soaring rates of non-communicable diseases, alcohol abuse, and domestic violence are other key concerns.

¹ 2016 Samoa Population Census, Samoa Bureau of Statistics.

² Samoa GDP per capita growth (annual %) 1983-2019, <https://data.worldbank.org/indicator/NY.GDP.PCAP.KD.ZG?locations=WS>, accessed 25/5/2021.

³ Data for Samoa, Upper middle income, <https://data.worldbank.org/?locations=WS-XI>, accessed 25/5/2021.

⁴ 2013 Samoa Population Census, Samoa Bureau of Statistics.

⁵ 2018 Samoa Household Income and Expenditures Survey, (HIES) Samoa Bureau of Statistics.

⁶ Khondker, B. H. (2021). Review and Development of Social Protection Systems in Samoa. Apia: United Nations Development Programme (UNDP).

2. The Social Protection Joint Programme (SP-JP)

Social protection measures are aimed to prevent and protect all people against poverty, vulnerability and social exclusion. Broadly, they include social insurance schemes (for the active population seeking/holding jobs, self-employed or voluntarily contributing); non-contributive social welfare (for all people in need); labour market interventions (to facilitate access to decent jobs), and responses to shocks including climate change adaptations and contingencies.⁷ Reviews have identified that social protection systems in Samoa are ad-hoc, fragmented and limited in scope, and favour the non-poor over the poor and vulnerable citizens, with huge gaps in coverage across life cycle risks.⁸ To help build and strengthen inclusive, evidence-based and sustainable social protection systems in Samoa and other Pacific island countries, the 'Strengthening Resilience of Pacific island states through Universal Social Protection (also called the Social Protection Joint Programme) was instigated in July 2020. Guided by the 2030 Agenda for Sustainable Development and UN Pacific Strategy 2018-2022, the SP-JP focuses on four outcome areas: universal, inclusive & equitable social protection systems; social protection floors are efficiently and effectively administered; financial inclusion enables low transaction cost transfers of social protection benefits; and increased resilience through mainstreaming of disability, gender, youth and climate-related contingencies.

3. Mobile banking system for improving financially inclusive social protection systems

Building and strengthening inclusive social protection systems is about improving financially inclusive social protection measures for improved coverage and reach of the population. The SP-JP's activities aim to support the financial inclusion of vulnerable groups whose social protection benefits can be distributed through the banking system to reduce transaction costs and to facilitate access to other social protection and financial services. One of the key activities of the SP-JP is the undertaking of a gap analysis of the current mobile banking systems in Samoa, which will inform the design and testing of a universal mobile system for payments of social benefits. The gap analysis will also inform interventions on how to improve the financial inclusion of local people, in terms of improving their access to financial services and other existing social protection measures.

Mobile banking has the potential to contribute towards improving financially inclusive social protection systems in Samoa. Data collected by the Central Bank of Samoa shows that 49% of Samoa's adult population are not included in the formal financial sector, at all, with only 39% having any form of access to financial services. 'Financial service products and services must be appropriately designed and priced right to be relevant and enhance customer experience' which will 'entail deploying innovative solutions and delivery approaches' such as 'using mobile financial services'.⁹ A high level of mobile connections (142,000 connections and 92,000 subscribers) exist in Samoa (2018 figures) with mobile banking (the marriage between digital and financial inclusion) now available in-country, but the activity level remains low.¹⁰ It is important to identify the key factors, reasons and challenges behind this low level of activity in mobile banking, and ways to improve mobile banking as a mode of financial inclusion for the Samoan people, including its potential for improving access to social protection information, services, benefits, and citizen feedback.

To assist with the undertaking of a gap analysis of the current mobile banking systems in Samoa, the services of a qualified consultant is needed to work with the Government of Samoa and UNDP with the successful completion of this initiative/activity under the SP-JP.

D. SCOPE OF WORK

⁷ Examples are the Samoa National Provident Fund, Accident Compensation Scheme, School Free Fee Scheme, Cov-19 Stimulus Packages, and others.

⁸ Khondker, B. H. (2021). Review and Development of Social Protection Systems in Samoa. Apia: UNDP.

⁹ National Financial Inclusion Strategy for Samoa 2017-2020, Central Bank of Samoa, Apia.

¹⁰ The Mobile Economy Pacific Islands 2019, GSMA Intelligence.

1. Objectives

The objective of the consultant is to:

- a) Conduct a complete and comprehensive gap analysis of the current mobile banking systems in Samoa, to inform the design and testing of a universal mobile system for payments of social benefits, and to further inform interventions or actions on how to improve the financial inclusion of local people, in terms of improving their access to financial services and other existing social protection measures; and
- b) Based on the findings of the above gap analysis, provide recommendations and practical solutions which form part of a proposed implementation plan on actions to consider and implement for improving and strengthening mobile banking systems in Samoa.

2. Tasks

To achieve the above objectives, the Consultant is expected to ensure the effective and efficient performance and completion of the following tasks:

- i). Carry out a comprehensive gap analysis of the current mobile banking systems in Samoa. The analysis needs to examine these dimensions:
 - The whole mobile banking system in Samoa and its different aspects/components, to identify key gaps (strengths, weaknesses, potentials/opportunities, constraints and threats).
 - Examine coverage gaps of the current mobile banking systems - the extent, scope and coverage of the adoption and use of mobile banking in social protection systems, in light of the ongoing movements to strengthen inclusive social protection systems in Samoa.
 - Provide an understanding of the profile and experiences of mobile banking users (and non-users) – including necessary demographic analysis (gender, age groups, locations or regions (rural versus urban), banked and unbanked citizens, informal versus formal sectors, etc.) to show the existence and extent of disparities in mobile banking systems.
 - Consider the degree to which mobile banking systems is being used in social protection systems, and are i) targeting and reaching local people; ii) meeting the banking and payment requirements of social benefits to local people; iii) making social protection benefits and other financial services more accessible and affordable to citizens, and whether this has led to an increase in usages or coverage level of social protection systems.
 - Other dimensions that may emerge from the fieldwork – inclusive of surveys, stakeholder consultations, desktop and literature reviews, etc.
- ii). Based on the analysis from i) above, identify the key gaps, also considering areas/dimensions, such as the current infrastructure and technological systems; policy, governance and regulatory framework; services and outreach; capacities; resourcing; and others.
- iii). Carry out the required desktop reviews, literature reviews, surveys, stakeholder consultations and other necessary data collection methods to gather solid and well-grounded evidence to inform the gap analysis and recommendations/actions on way forward for improving mobile banking in Samoa, including its usage in the areas of social protection.

- iv). Prepare and submit a 'Gap Analysis Report of the Mobile Banking Systems in Samoa' - analyzing the gap analysis of the mobile banking systems in Samoa, as well as recommendations and a proposed implementation plan for addressing the gaps. The report must encompass and address the following areas/components mentioned above.
- v). Present the 'Gap Analysis Report of the Mobile Banking Systems in Samoa' to key stakeholders as represented on the SP-JP Samoa Technical Committee and the Multi-Country Steering Committee (MCSC).
- vi). Ensure incorporation of inputs of experts, stakeholders, Samoa Technical Committee, MCSC, and key counterparts into the finalisation of the 'Gap Analysis Report of the Mobile Banking Systems in Samoa'.

3. Expected outputs and deliverables

In line with the scope of work outlined above, the Consultant is expected to ensure the effective and efficient completion and submission of the outputs and deliverables within the timelines specified in Table 1 below:

Table 1: Outputs, deliverables and timelines

Outputs	Deliverables	Timeline
i). Inception Report.	Outlining the approach, methodology and work plan for the consultancy.	2 days
i) Preliminary assessment of the mobile banking systems in Samoa.	A brief outline of the preliminary assessment.	5 days
ii) Draft Gap Analysis Report of the Mobile Banking Systems in Samoa.	Draft Report submitted to UNDP for initial comments. Presentation of the draft report to the SP-JP Samoa Technical Committee.	10 days
iii) Final Gap Analysis Report of the Mobile Banking Systems in Samoa.	Final Report submitted to UNDP and Samoa Technical; Committee.	5 days
Total		22 days

4. Timeframe of the consultancy

Within the timelines specified in Table 1 above, the Consultant is expected to commence this consultancy from November to December 2021.

5. Payment Schedule

The Consultant will be remunerated in accordance with the effective completion and submission of the required deliverables within the timelines of the required timelines in Table 1, in lump sum (USD). The payment schedule will be processed in accordance with the payment schedule given in Table 2:

Table 2: Payment schedule

Deliverables	Target Due Date (days)	Amount (USD) to be paid upon UNDP Certification of Deliverable Satisfactory Performance
• Inception report	2 days from the effective date of the contract.	1 st Payment: 10% of Total Fee

• Preliminary assessment of the mobile banking systems in Samoa.	2 weeks from the effective date of the contract.	
• Draft Gap Analysis Report of the Mobile Banking Systems in Samoa.	4 weeks from the effective date of the contract.	2 nd Payment: 50% of Total Fee
• Final Gap Analysis Report of the Mobile Banking Systems in Samoa.	6 weeks from the effective date of the contract.	Final Payment: 40% of Total Fee
Total	6 weeks	Total Amount – 100%

The Consultant will be recruited for 22 working days from the effective date of the contract. S/he has to perform all the activities in about 6 weeks of this consultancy timeframe.

E. INSTITUTIONAL ARRANGEMENTS

The Consultant is required to work closely with the Social Protection Joint Programme (SP-JP) UNDP Programme Coordinator, Chief Technical Adviser (CTA), Samoa Technical Committee members, and focal points in the other UN Participating Organisations (PUNOs) of the SP-JP.

1. Counterparts and line of reporting

The Consultant will work directly with the UNDP Assistant Resident Representative Governance Poverty Reduction Unit (ARR GPRU), SP-JP UNDP Programme Coordinator, UNDP CTA, and members of the Samoa Technical Committees.

2. Inputs by stakeholders, UN agencies and other development partners

All key stakeholders, UN agencies and other development partners will make available to the consultant all relevant information that may assist the consultant in carrying out and completing the Terms of Reference.

3. Duty station

Home-based with travel to Samoa (for an overseas consultant as required).

The consultant will be responsible for making his/her mission travel arrangements in line with UNDP travel policies. Such travel shall be at UNDP's expense and the Individual Contractor shall receive a per diem not to exceed United Nations daily subsistence allowance. The consultant will be responsible for their laptop.

F. COMPETENCIES OF THE REQUIRED CONSULTANT

1. Functional Competencies

- Strong technical understanding of ICT and its use in banking and social protection/payment systems.
- Strong technical know-how about ICT and banking and social protection systems interfaces and applications.
- Strong analytical skills and critical thinking skills.
- Strong policy, planning and programming knowledge and skills.

- Excellent research and evaluative skills.
- Excellent report writing skills.
- Excellent interpersonal and teamwork skills, networking skills, and proven ability to work well in multicultural environments.
- Excellent facilitation and presentation skills.
- Demonstrated ability to communicate effectively with various partners including government, civil society, the private sector, UN agencies, development partners, and communities.
- Strong interpersonal and cross-cultural skills and ability to foster relationships with key stakeholders.
- Ability to work under pressure, effectively coordinate with others and meet tight deadlines without compromising the quality of work.

2. Corporate Competencies:

- Displays cultural, gender, religion, race, nationality and age sensitivity and adaptability.
- Demonstrates integrity by modelling the UN's values and ethical standards.
- Promotes the vision, mission, and strategic goals of UNDP.
- Treats all people fairly without favouritism.
- Fulfils all obligations to gender sensitivity and zero tolerance for sexual harassment.

3. Qualifications and Experiences:

- Mandatory Minimum Bachelor's degree in information communication and technology (ICT) areas.
- At least 7 years of work experience in the application of information communication and technology in the areas of banking and social protection, with a proven understanding at theoretical and practical levels in the field.
- Proven experience in providing policy and programming advice in the area related to ICT and its application in banking, social protection, social security, social welfare and labour market social protection preferable.
- Demonstrated experience working in the interface between ICT banking and social protection systems, including involvement in developmental and strengthening work in that interface is preferable.
- Proven track record of experience in undertaking ICT and banking for social protection development and strengthening work.
- Relevant work experience in the Pacific Islands is a strong advantage.
- Relevant work experience in developing countries in a multi-stakeholder environment with a development organization, Government, civil society, private sector, or a research/academic institution is preferable.
- A sound understanding of project results-based management would be an asset.
- Proficiency in written and spoken English required.

4. Assessment of competencies

The assessment of individual consultants will be in accordance with the evaluation criteria below:

- 70% for Technical; and
- 30% for Financial.

Technical Evaluation Criteria will be based on the information provided in the CV and relevant documents that are to be submitted as evidence to support the above-required criteria.

Only the top 3 candidates that have achieved a minimum of 70% of the total technical points will be deemed technically compliant.

The technical competencies will be assessed as per criteria and scoring outlined in Table 3:

Table 3: Evaluative Criteria for the consultancy

Competency	Evaluative points
• Minimum Bachelor's degree in information communication and technology (ICT) areas.	10
• At least 7 years of work experience in the application of information communication and technology in the areas of banking and social protection, with a proven understanding at theoretical and practical levels in the field.	25
• Proven experience in providing policy and programming advice in the area related to ICT and its application in banking, social protection, social security, social welfare and labour market social protection.	15
• Demonstrated experience working in the interface between ICT banking and social protection systems, including involvement in developmental and strengthening work in that interface.	15
• Proven track record of experience in undertaking ICT and banking for social protection development and strengthening work.	20
• Relevant work experience in the Pacific Islands is a strong advantage.	5
• Relevant work experience in developing countries in a multi-stakeholder environment with a development organization, Government, civil society, private sector, or a research/academic institution.	5
• A sound understanding of project results-based management would be an asset.	5
Total	100

G. RECOMMENDED SUBMISSION OF PROPOSALS

Given below is the recommended format for submitting your proposal. Proposals must include:

- Letter of interest and availability specifying the available date to start and other details (Annex I)
- CV or P11 form addressing the evaluation criteria and why you consider yourself the most suitable for this assignment. The selected candidate must submit a signed P11 prior to the contract award. (Annex II)
- All-inclusive Financial Proposal specifying the daily rate and other expenses, if any (Annex III)
- A brief methodology on how you will approach and conduct the work (Annex VI)

Kindly note you can upload only ONE document to the UNDP Jobs site link, search for the reference for this procurement on the site.

Proposals must be submitted by 9 November 2021.

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

Queries about the consultancy can be directed to the UNDP Procurement Unit via procurement.ws@undp.org.