

TERMS OF REFERENCE

IC/PNG/048-2022 Women Economic Empowerment Consultant

Location:	Port Moresby, Papua New Guinea
Type of contract:	Individual Contract (IC)
Post Level:	National
Project:	To support UNCDF's Markets Economic Recovery and Inclusion (MERI), Rapid Finance Facility (RFF) and STREIT
Languages Required:	English
Starting Date:	15 July 2022
Duration of Initial Contract:	120 working days over the period of 12 months

1. Project Background

UNCDF is the UN's capital investment agency for the world's 46 Least Developed Countries (LDC). UNCDF uses its capital mandate to support LDCs pursue inclusive growth. UNCDF promotes financial inclusion, also through digital financial services (DFS), as a key enabler of poverty reduction and inclusive growth; it demonstrates how localizing finance outside the capital cities can accelerate growth in local economies, promote sustainable and climate-resilient infrastructure development, and empower local communities. Using capital grants, loans and credit enhancements, UNCDF tests financial models in inclusive finance and local development finance; 'de-risks' the local investment space; and provides proofs of concept, paving the way for larger investors.

Introduction: UNCDF's Inclusive Digital Economies and Women's Economic Empowerment Strategy

In 2021 has adopted the Inclusive Digital Economy (IDE) strategy, which focuses on creating an inclusive environment for the inception and scale of financial and digital inclusion solutions. UNCDF has been supporting digital financial service providers, banks, and other stakeholders in PNG to develop the ecosystem, a key enabler of poverty reduction and inclusive growth, and to design and develop innovative solutions, products, and services that support Women's Economic Empowerment (WEE).

In PNG, women face barriers in the enabling environment in the supply and demand for financial products and services, as well as in their socio – cultural contexts. As a result, women remain disproportionately excluded from the formal financial system in the country. Together, these diverse spheres of constraint limit women's access, usage and agency over financial products and services in ways that constrain their opportunities for economic participation and empowerment. Acknowledging the pivotal role that financial inclusion plays in reaching the economic empowerment of women and girls, UNCDF is developing and implementing multi-sectorial activities to facilitate women's economic empowerment through improving their access, use and control over financial services, in cooperation with the public sectors, UN Agencies, Financial Services Providers and international donors.

UNCDF PNG's multiple donors funded projects in the field specifically focusing on women's economic empowerment include:

Markets, economic recovery, and inclusion program (MERI): Facilitates easier access to finance and affordable financing for women market vendors, using a portfolio guarantee mechanism. The program also includes capacity building, financial literacy, and business development skills trainings.

Rapid financing facility (RFF) aims to support women entrepreneurs by working with financial service providers to promote suitable and affordable financial products and services. Scaling up the DFS eco-system coupled with essential capacity building support leverages the opportunities brought by digital financial services in an evolving digital economy.

2. Objectives

Under the direct supervision of the Country Lead of UNCDF PNG, the consultant will:

- Provide technical guidance for the implementation of gender focused activities
- Collaboration with program partners to support the initiative rationale and design for effective implementation of the various activities under UNCDF's gender component programs
- Contribute to UNCDF's visibility and footprint in PNG and practice knowledge sharing

3. Scope of Consultancy

- Provide technical inputs on the design and implementation of women's groups, including their composition, group governance, basic book-keeping, selection of borrowers, customization of available products, and interactions with banks, and monitor, support, and capture insights from their journey throughout this work
- Guide in the design of innovation grants and technical assistance to implementing partners and private sector entities to develop products and services for women

Collaboration with program partners

- Conduct qualitative research and document consultations with key stakeholders from UNCDF and other counterparts to inform the initiative development
- Develop stakeholder's analysis working with women in PNG to identify initiative intervention areas and potential partnership
- Develop the business case for FSPs and private sector companies to deliver or facilitate access to financial and non-financial product/services for diverse segments of women
- Provide technical support to UNCDF and other programme partners in the development and use of communication and advocacy tools (e.g., newsletter, websites, posters, brochures, pamphlets) to increase visibility in PNG

Contribute to UNCDF's visibility and footprint in PNG and practice knowledge sharing

- Disseminate learnings from programs to other IDE team members and to PNG internal program documents (e.g., RFAs, Project Documents) to ensure gender intentionality
- Capture the stories of the customers, providers, and supporting organizations engaged in projects to ensure creative iteration during project implementation, record and learn from their challenges and successes
- Support the research, writing, translation, design, and production of communication outputs (e.g., press releases, reports, publications) and their dissemination to partners and stakeholders
- Support in developing adequate monitoring systems to regularly track beneficiaries' outreach by working closely with M&E colleagues both in the country and in the regional office

The consultant will agree on a list of required outputs (outputs/products, beyond the development of the communication strategy) to be delivered in consultation with the PNG Country Lead and project team. This will become the workplan for the consultant under the contract.

4. Key deliverables and schedule of payment

Payments will be made against the following reporting schedule:

Reporting period and critical milestones	Working days	Report due	Payment Percentage	Certifying Officer for payment
<ul style="list-style-type: none"> Conduct an analysis of stakeholders' working with women in PNG to identify potential intervention areas and partnership Support the organization of training activities for the project teams and partners to develop their capacities in gender equality and women's economic empowerment Support the collection of data and information on the need of gender equality and women empowerment on UNCDF projects and inputs for incubator for women entrepreneurs established by UNCDF 	30	29 th Aug 2022	25%	Country Lead, UNCDF
<ul style="list-style-type: none"> Design and implement a strategy for financial education within PNG to women entrepreneurs / MSME owners Develop the business case for FSPs and private sector companies to deliver or facilitate access to financial and non-financial product/ services for diverse segments of women Provide input into annual and quarterly progress reports and organize technical meetings for the project Support to establish strategic tie-up to support women led MSMEs and women entrepreneurs in PNG with UNCDF 	30	31 st Nov 2022	25%	Country Lead, UNCDF
<ul style="list-style-type: none"> Research and document consultations with key stakeholders from UNCDF and other counterparts to inform on initiatives for developments of WEE. Produce four case studies, and/or technical decks that capture implementation and insights from UNCDF's work with women engaged in small-scale agriculture and as market vendors in PNG Working with Communications Analyst and project managers, to support the development of communication products (campaigns, videos, brochures, and infographics) related to women empowerment and gender inclusion aspects 	40	31 st Feb 2023	25%	Country Lead, UNCDF
<ul style="list-style-type: none"> Share lessons learned from different UNCDF programs from a gender perspective through events/ seminar ((e.g., drafting concept notes, invitation lists, programmes). 	20	20 th Apr 2023	25%	Country Lead, UNCDF

5. Working Arrangement

Selected candidate will be part of the UNCDF PNG country team and will work closely with STREIT/ RFF/ MERI and any other UNCDF projects.

This is a remote-based assignment. The consultant will be expected to be available via zoom during PNG working hours. The consultant must be reasonably accessible by email and telephone (preferably mobile). The use of reliable, internet-based telecommunications application software (Zoom, MS Teams or equivalent) is required.

The consultant is expected to have their own equipment to perform the tasks above, such as laptop, design software for documents and infographics, camera and/or video equipment, as well as regular and stable internet connection.

6. Required Experiences and Skills

- Master's degree in international relations, finance, business administration, development studies, law or related disciplines

- Minimum 5 years' experience working with governments, international organizations and/or UN agencies on policy, economic development, or financial services
- Specialized experience relevant to the scope of work, particularly at the intersection of financial inclusion, agricultural development, and women's economic empowerment and related social norms
- Demonstrated experience in facilitating communication and collaboration among various stakeholders and organizations and supporting their alignment and action toward shared outcomes
- Working knowledge of current developments in inclusive finance, including branchless banking, mobile money, social performance, financial literacy, socio-economic issues that lead to exclusion of women and youth from the financial sector, and/or strategies to address these issues
- Professional experience in PNG and/or the Pacific region with financial service providers, regulators, funders, or research organizations, particularly with a focus on low-income communities
- Excellent written and oral communication skills
- Fluency in English required; Fluency in Tok Pisin will be an added advantage

7. Evaluation

Cumulative analysis

The proposals will be evaluated using the cumulative analysis method with 70% technical and 30% financial scoring. The proposal with the highest cumulative scoring will be awarded the contract. Applications will be evaluated technically, and points are attributed based on how well the proposal meets the requirements of the Terms of Reference using the guidelines detailed in the table below:

When using this weighted scoring method, the award of the contract may be made to the individual consultant whose offer has been evaluated and determined as:

- Responsive/compliant/acceptable, and
- Having received the highest score from a pre-determined set of weighted technical and financial criteria specific to the solicitation.

* Technical Criteria weighting. 70%

* Financial Criteria weighting. 30%

Only candidates obtaining a minimum of 49 points in the Technical Evaluation would be considered for the Financial Evaluation. Interviews may be conducted as part of the technical assessment for shortlisted proposals.

Criteria	Points	Percentage
Technical criteria		70%
i. Education		10%
• Relevant degree in international relations, finance, business administration, development studies, law or related disciplines	10	
ii. Experience		60%
• Experience in working with governments, international organizations and/or UN agencies on policy, economic development or financial services	20	
• Working knowledge of current developments in inclusive finance, including branchless banking, mobile money, social performance, financial literacy, socio-economic issues that lead to exclusion of women and youth from the financial sector, and/or strategies to address these issues	10	
• Specialized experience relevant to the scope of work, particularly at the intersection of financial inclusion, agricultural development, and women's economic empowerment and related social norms	10	
• Understanding the Terms of Reference to link with the proposed methodology and approach	15	

• Professional experience in PNG and/or the Pacific region with financial service providers, regulators, international donors, funders, or research organizations	5	
Financial Criteria – Lowest Price		30%
Total		100%

Documents to be included when submitting Consultancy Proposals

The following documents may be requested:

- Duly executed **Letter of Confirmation of Interest and Availability** using the template provided by UNDP.
- Resume/ P11 form** using template provided by UNDP which indicates all experience from similar projects, as well as the contact details (email and telephone number) with at least three (3) professional references.
- Technical proposal** outlining the proposed methodology and approach for completing all the tasks/ deliverables outlined in the TOR. Please include at least 3 examples of previous outputs developed for similar initiatives. You may share the valid links of your own completed works. Applicants to provide examples of previous publications/ videos/ press releases/social media articles/ op-eds etc
- Financial Proposal** that indicates the all-inclusive fixed total contract price, supported by a breakdown of costs, as per template provided. If an Offeror is employed by an organization/company/institution, and he/she expects his/her employer to charge a management fee in the process of releasing him/her to UNDP under Reimbursable Loan Agreement (RLA), the Offeror must stipulate that arrangement at this point, and ensure that all such costs are duly incorporated in the financial proposal submitted to UNDP.

Lump-sum contracts

The financial proposal shall specify a total lump-sum amount, and payment terms around specific and measurable (qualitative and quantitative) deliverables (i.e. whether payments fall in instalments or upon completion of the entire contract). Payments are based upon output, i.e. upon delivery of the services specified in the TOR. To assist the requesting unit in the comparison of financial proposals, the financial proposal will include a breakdown of this lump-sum amount (living expenses, and number of anticipated working days).

Any official travel will be paid separately and should not be included as part of the financial proposal. All travels will be requested by UNCDF management on a need basis and will be arranged following the UNDP/UNCDF rules and regulations that state that travel will be by the most direct and most economical ticket. The consultant will be eligible for the daily living allowance paid to consultant as per the UN established rate. No travel to be undertaken without prior written approval of the supervisor.

Submission Instructions

Completed proposals should be submitted through the UNDP Job shop, no later than **08/July/2022], 5 PM PNG time**. For any clarification regarding this assignment, please write to procurement.pg@undp.org

Please be guided by the instructions provided in this document above while preparing your submission.

Incomplete proposals and failure to comply with proposal submission instruction may not be considered or may result in disqualification of proposal.

UNDP looks forward to receiving your Proposal and thank you in advance for your interest in UNDP procurement opportunities.

Note:

Applications without i) financial offer, ii) P11 form and iii) Documents mentioned under Technical Proposal will NOT be considered for evaluation.

Financial proposal should be on provided format (i.e Annex 3- OFFEROR'S LETTER TO UNDP); The financial proposal should also incorporate the costs related travel to Bougainville including flights, daily rate and other costs

Firms are not eligible for this consultancy assignment (open only for national individual consultants).

Incomplete application will not be considered, it will be disqualified automatically.

Please complete the Statement of Health form and submit along with proposal.

ANNEXES:

ANNEX 1 – TERMS OF REFERENCE

ANNEX 2 - INDIVIDUAL CONSULTANT GENERAL TERMS AND CONDITIONS

ANNEX 3 - FINANCIAL PROPOSAL TEMPLATE

ANNEX 4 – P11 ICs FORM

Approved by:

Jagdeep Dahiya

UNCDF Country Lead – PNG

Date of Signing