

TERMS OF REFERENCE CONSULTANT FOR FORMATION/DESIGNING OF FINANCIAL PRODUCT

1. Background:

Home based workers produce goods and services for the market from in or around their own homes. Although largely invisible, they are engaged in many branches of the industries. In fact home based work represents a significant share of the employment and these workers provide crucial support to their households.

The legal regulatory environment for home based workers is uncertain. There are two main categories of home based workers: self-employed and sub contracted. In Pakistan the rights of women home based workers are not protected under a separate law. Similarly the poor women Home Based workers also in need of finances for expansion of their businesses, currently no microfinance institution is offering loans to home based workers.

2. Project purpose and objectives:

The Women Economic Empowerment project was initiated in collaboration with UN Women in District Swabi and Peshawar and Khyber Agency. The Project mainly focuses on identification of Women Home Based Workers and advocacy activities with the government departments for drafting and adopting a policy for the protection of their rights. The project also will facilitate the WHBWs in strengthening their capacity on Life Skills and Financial Literacy. The project intends to contribute to good financial governance, accountability and transparency in KP and FATA by strengthening the capacities of Home Based Workers and enhance their linkages and networking with concerned stakeholders. The objectives of the project are aligned with the SDG 5.

3. Consultant's tasks are:

The consultant will held meetings with Microfinance institutes and will advocate for designing a financial product supporting WHBWs.

- a) Consultations with Head or Provincial Representatives/ Officers Nominated for designing of Financial Product.
- b) Design training manual/methodologies that will maximize learning and exchange of experiences.

The consultation and training will covers the following topics:

- a) Financial Product
- b) Access of WHBWs to MFIs

4. Qualification of the consultant:

The following skills and knowledge are necessary to carry out the consultancy:

- a) Appropriate university academic qualification in Social sector administration or equivalent;
- b) Minimum of 3 years' experience of working in as a Master trainer
- c) Proven experience as trainer and facilitator of the trainings
- d) Fluent in Urdu and English language
- e) Experience in producing good training reports.

- f) Be a candidate from KP/FATA.

Output/ Deliverables:

- a) Designing of Financial Product in consultation with MFIs.
- b) Training manual (steps involved in getting finance from MFIs) for participants - 1 master copy.
- c) Training presentation slides.
- d) Knowledge management / report: Uploading all preparatory materials and training content/ discussions on the CERD website (before and during the training)

All outputs/deliverables should be communicated and submitted to the Project Manager CERD in-person.

5. Copyright:

All rights of copyright concerning the material produced by consultant will remain the property of CERD.

6. Time frame:

The consultant will work from August 27, 2018 (Arrival of consultant) till 14th September 2018.

7. Supervisory arrangements:

The consultant shall directly work with Project Manager CERD, who will collaborate with the consultant in obtaining all the required documents and materials, as well as in communication with the main beneficiaries of the assignment. The consultant will be supervised by HR, PMER from CERD. The consultant is ultimately accountable to the CERD Management.

8. Pricing

The fee will be transferred by CERD on instalment basis and will be indicated in the contract. Fees quoted should inclusive of travelling, accommodation, stationery etc.

Sr.	Deliverable	Payment percentage
1	Submission and approval of inception report	15 %
2	The assignment’s methodology and data collection tools	25%
3	Submission of draft Financial Product with recommendations and way forward	30%
4	Final report on Financial Product	30%

9. Scope of the offer

- a) Provide profile / CV with references in relation to the personnel envisaged to render the service 9
- b) Short concept note regarding the assignment (2-3 pages)

10. Other agreements

CERD may terminate the Agreement with immediate effect if the services or parts thereof cannot be rendered for reasons not within the responsibility of CERD. The same shall apply if major elements of the services cannot be rendered for reasons for which the Contractor is responsible. In the event of termination, only the services rendered to date by the Contractor shall be remunerated. CERD shall not assume liability for risks emerging directly or indirectly from implementing the commission.