

TERMS OF REFERENCE (TOR)

Consultancy: Project Evaluation and Replication Guidelines for Disability Inclusive Financial Services

Location: Phnom Penh, Cambodia or Remotely

Application Deadline: 13 August 2021 (5:00 PM, Cambodian Time)

Type of contract: Individual Contract

Post level: Local or International Consultant

Language Required: English; knowledge of Khmer will be an advantage

Start date: As soon as possible

Duration of contract: 25 August - 31 October, 2021

Expected duration of assignment: 20 days (start date and total days involvement to be finalised with the consultant)

A. Introduction and Background

Chamroeun Microfinance Plc (Chamroeun) is a leading Cambodian social microfinance institution working to achieve positive and lasting changes in the livelihoods of economically active poor families in a socially responsible manner.

Good Return is an Australia non-profit organisation working to enable those living in poverty to achieve economic empowerment through financial capability development. Good Return empowers people to grow their incomes and break the poverty cycle for good, by making sure they can access responsible financial services as well as financial education and business skills

Together, Chamroeun and Good Return are delivering the 'Education & Access: Responsible Finance for People with Disabilities' project, supported by the Australia-Cambodia Cooperation for Equitable Sustainable Services (ACCESS) Program. ACCESS is a five-year (2018-2023) initiative by the Australian Government to improve the sustainability, quality, and inclusiveness of services for persons with disabilities and for women affected by gender-based violence (GBV) in Cambodia. The 'Education and Access' Project contributes to ACCESS outcome IO 2.5 - 'Ministries, Public and legal entities, including the private sector increasingly provide economic opportunities to people with disabilities'.

The project aims to increase economic opportunities for people with disabilities in five provinces, by providing financial education and access to inclusive financial services as a catalyst for their entrepreneurial activities. The project is designed to achieve three primary outcomes:

1. People with disabilities are empowered to optimise their entrepreneurial activities
2. Financial services are adapted to the needs of people with disabilities
3. People with disabilities benefit from a tailored financial services offer.

In addition, the project has a fourth target outcome to ensure sustainability of the benefits by documenting a replication model for dissemination to key stakeholders at sector level.

The key activities undertaken by Good Return and Chamroeun to deliver the primary outcomes are as follows:

- Carrying out a Needs Assessment to understand the financial capabilities, needs and vulnerabilities of people with disabilities
- Adapting Good Return's existing Consumer Awareness and Financial Empowerment (CAFE) Financial Coaching Program to be more accessible to people with disabilities
- Delivering the adapted CAFE Program to approximately 290 people in 36 learning groups
- Adapting Chamroeun's service delivery channels to be more accessible to people with disabilities
- Implementing a disability inclusion awareness program for key Chamroeun staff
- Developing a tailored loan product available to the participants who complete the adapted CAFE Program.
- Disbursing and servicing loans to eligible participants to support their business activities.

For more information about the project kindly refer to Annex I below.

B. Purpose of Assignment

The purpose of this assignment is to produce guidelines for the replication and scale-up of disability inclusive financial services in Cambodia, drawing on lessons learned from the 'Education and Access' project. This will be achieved through delivery of the following objectives:

1. Evaluation of the Education and Access Project:
 - a. Assess the extent to which the three primary outcomes of the 'Education and Access project' have been delivered.
 - b. Document lessons learned from the design, planning and implementation of the project, taking into account where relevant the impact of the COVID-19 pandemic on the project implementation.
 - c. Evaluate the effectiveness and scalability of the project activities as a model of inclusive finance which could be replicated by other financial service providers in Cambodia.
 - d. Provide recommendations for the replication and scale-up of inclusive finance in Cambodia, including necessary adaptations to the new context of the COVID-19 pandemic where relevant.
2. Compilation of replication guidelines which can be used by financial services providers in Cambodia to plan and implement strategies for disability inclusion, identify barriers to access, and address these to make their products and services accessible to people with disabilities in the new COVID-19 context.

C. Duties and Responsibilities:

Under the overall authority of Good Return's Program Director and direct supervision and guidance of the Field Support Officer (Social Impact), the consultant will deliver the assignment. *The consultant may choose to deliver the assignment remotely or by working in a team with other local/international consultant(s).*

The consultant will also work closely with Program Impact and Effectiveness Manager, Good Return; CAFE Program Manager and Team, Good Return; and Head of Credit Plus and Credit Plus Team, Chamroeun Microfinance Plc.

Scope of Work and Timeline

The assessment will include four stages, with an estimated total time requirement of 20 working days (indicative timings, to be agreed with consultant), as follows:

1. Desk review

5 days

Desk review will cover the following areas:

- **'Education and Access' Project background:** Good Return and Chamroeun will provide information including:
 - Program documents (original proposal, monitoring reports);
 - Needs Assessment report produced for the project;
 - Documentation and reports of accessibility reviews carried out for the project (Accessibility review of CAFE Program materials; Accessibility audits of four Chamroeun branches; Disability Inclusion Scorecard and Action Plan for Chamroeun).

- **'Education and Access' Project Monitoring, Evaluation and Learning (MEL):** Good Return and Chamroeun will provide data collected, analysis and reports produced for internal MEL purposes, including:

Good Return:

- Database of quantitative data collected from baseline and endline surveys of approximately 290 coachees in 36 learning groups who participated in the adapted CAFE Program
- Transcriptions and thematic analysis of about 5 Focus Group Discussions (FGDs) with coachees who participated in the adapted CAFE Program
- Analysis and MEL report produced by Good Return using data from the sources above
- Feedback collected from other project beneficiaries (CAFE Program Coaches, enumerators from Disabled People's Organisations)

Chamroeun

- Data collected from a sample of about 25 applicants for the tailored loan product, and documentation of Chamroeun's assessment of the loan applications
- Loan account data for a sample of about 10 CAFE coachees approved for the tailored loan product or Chamroeun's standard loan product
- Records of Chamroeun's contact with loan clients, including reports of client visits

- by Chamroeun staff
- Transcriptions of interviews with a sample of 2-3 beneficiaries of the tailored loan product
- Analysis of the above data to assess whether the tailored loan product offered by Chamroeun meets the needs of people with disabilities for access to finance, without increasing their existing financial vulnerability
- **Banking / microfinance sector in Cambodia:**
 - Good Return and Chamroeun will provide background information, including industry data and relevant research reports.
- **Inclusive banking / financial services:**
 - Good Return and Chamroeun will provide external information about initiatives to promote or implement disability inclusive banking / financial services in Cambodia and other countries.
 - This should be supplemented through research by the consultant to identify other relevant external sources.

2. Key informant interviews

4 days

The consultant will carry out key informant interviews with:

- Staff members of Good Return, Chamroeun
- Members of partner organizations and DPOs who supported project activities
- Key stakeholders from the ACCESS Program

Interviews are expected to be conducted remotely online wherever possible.

3. Evaluation of the 'Education and Access' Project

3 days

The consultant will analyse and synthesise the data from the preceding steps to produce a draft report covering objectives 1 a, b and c, and a final report incorporating feedback from review by Good Return, Chamroeun, and the ACCESS Program Team.

4. Production of Replication Guidelines

8 days

The consultant will use the insights from the report to produce draft guidelines for implementation of an inclusive finance model by financial services providers in Cambodia (objective 2).

The draft will be shared with stakeholders at sector level for review, and the consultant will then incorporate stakeholder feedback to produce the final replication guidelines. Translation to Khmer will be carried out by Chamroeun and Good Return.

Deliverables

1. A draft report in English of the evaluation of the 'Education and Access' Project, covering objectives 1 a, b, c and d.
2. A final report incorporating feedback from Good Return, Chamroeun and the ACCESS Team.

3. Outline for the replication guidelines to be produced, showing proposed sections, headings, tables and figures and annexes
4. Draft replication guidelines in English for financial services providers in Cambodia to plan and implement strategies for disability inclusion and accessibility.
5. Final replication guidelines incorporating stakeholder feedback.

D. Required Skills and Experience

Essential

- 3+ years experience in disability inclusion
- 3+ years experience in microfinance, banking or other related field
- Experience of producing high quality written reports, guidelines and / or manuals in English
- Excellent command of the English language
- Strong skills in Khmer language an advantage
- Experience of carrying out assessments and evaluations in the development sector
- Deep understanding of the context of people with disabilities in Cambodia
- Ability to work independently and work effectively with remote teams
- Strong skills in planning, time management and organisation

Desirable (optional)

- Knowledge and understanding of financial capability training and financial inclusion programs
- Experience reporting to international donors

E. Fees and Reimbursements

The fees for this assignment are expected to be in the range of USD 250-350 per day (incl. WHT/VAT), plus reimbursement of other expenses.

F. Application Submission Process

Interested consultants are requested to apply by submitting the following documents/information via email to Alison Thornbun at alison@goodreturn.org with the subject line “*Project Evaluation and Replication Guidelines for Disability Inclusive Financial Services*” no later than 5:00 PM Cambodian time on 13 August 2021.

The application must include:

- Brief description of why the individual considers him/herself as the most suitable for the assignment (no more than one page);
- A brief technical proposal on how they will approach and deliver the assignment with methodology and timeline (no more than five pages)

- Curriculum Vitae (CVs) for the consultant(s)/team who will be involved in the assignment (each CV no more than five pages)
- A sample of previous relevant work (if possible)
- At least two relevant references
- A proposed budget for service fees, with a maximum budget of USD 7,000 including withholding tax or VAT as applicable. *This assignment is not expected to involve travel within Cambodia. If travel within Cambodia is required, expenses will be reimbursed by Good Return on an actual basis, subject to maximum rates of USD 80/night for accommodation, USD 25/day for meals and car rental (outside Phnom Penh USD 100/day). International travel expenses will not be reimbursed.*

Applications received after the deadline and incomplete applications will not be considered.

Good Return and Chamroeun are committed to equal opportunities, and do not discriminate on the basis of gender, race, religion, ethnic origin, disability, age or other characteristics. Applications from people with lived experience of disability and local consultants are encouraged. Please inform us if you require any accommodation or adaptations to be made to the application process

The successful candidate will be required to comply with our child protection and prevention of sexual exploitation, abuse and harassment (PSEAH) policies, and may be subject to pre-hire checks.

Insurance: The Contractor is responsible for effecting any insurance that they may require whilst undertaking the Services, including but not limited to: workers' compensation insurance, public liability insurance, property insurance, professional indemnity insurance, health and life insurance.

Taxes: The Contractor is responsible for any payments of local and/or country of residence taxes.

Contact Details

For more information, please feel free to contact Alison Thornburn
alison@goodreturn.org

Annex I: Project Outline

'Education and Access: Responsible Finance for People with Disabilities'

1. Objectives and outcomes

The project aims to increase economic opportunities for people with disabilities in five provinces (Siem Riep, Battambang, Kampong Cham, Kampong Speu and Phnom Penh), by providing financial education and access to inclusive financial services as a catalyst for their entrepreneurial activities. The project has three primary outcomes, and a fourth outcome to ensure sustainability of the benefits, as below:

- i. **People with disabilities are empowered to optimise their entrepreneurial activities:** Provided through adaptation of Good Return's existing Consumer Awareness and Financial Empowerment (CAFE) Financial Coaching Program.
- ii. **Financial services are adapted to the needs of people with disabilities:** Through adaptation of Chamroeun's internal policies and service delivery channels to be more accessible to, and inclusive of, people with disabilities.
- iii. **People with disabilities benefit from a tailored financial services offer:** through Chamroeun piloting a financial product tailored to the needs of people with disabilities, including specific safeguards to address the increased financial vulnerabilities of people with disabilities.
- iv. **Replication Model is documented and disseminated:** Chamroeun and Good Return will facilitate ongoing monitoring, evaluation activities and an external end of project evaluation, produce replication guidelines and communication materials and disseminate these through a sector-level workshop, to support the scale-up of the project activities.

2. Project Structure

The project is funded by a grant allocated from the ACCESS program budget, with co-funding by the key implementing partners Chamroeun Microfinance Plc (Chamroeun) and Good Return.

Chamroeun and Good Return are responsible for delivery of all project activities either directly or through other implementing partners (IPs) for the wider ACCESS program as sub-grantees or technical assistance providers, including Agile Development Group (AGD), Cambodian Disabled People's Organisation (CDPO), Humanity and Inclusion (HI), and Light for the World (LFTW).

3. Project Phases

The project has four main phases:

- i. **Needs Assessment:** designing and implementing a needs assessment tool to identify the financial situation, needs and vulnerabilities of persons with disabilities, their financial capabilities, and their experience of using financial products and services and barriers to access encountered.
- ii. **Preparation:** Auditing and adapting selected branches and service delivery points of Chamroeun, the CAFE Financial Coaching program and associated materials to the needs of people with disabilities; designing the financial product features and delivery mechanisms (including a vulnerability assessment tool and subsidy mechanism), recruitment of key staff, focal points and financial coaches to deliver the project activities; and recruitment of people with disabilities and their families to participate in the project.
- iii. **Implementation:** Delivery of the adapted Financial Coaching curriculum to people with disabilities (facilitated by Good Return), including ongoing monitoring and evaluation of the training and providing refresher training for coaches, and carrying out baseline, midpoint and endpoint assessments. Selection of a maximum of 50 beneficiaries, to receive the tailored financial product, based on the agreed financial offer, processes and assessment criteria (managed by Chamroeun). Implementation will take place in two rounds, with testing of the first round of Financial Coaching followed by an endline assessment to be used to make adjustments for the second round of Financial Coaching if required.
- iv. **Lessons learned and dissemination:** Chamroeun and Good Return will jointly organize an external end of project assessment, document the lessons learned and replication guidelines for publication and presentation at a sector-level forum.

4. Beneficiaries

The direct beneficiaries of the project are people with disabilities and their household members who participate in the program.

- The CAFE Financial Coaching is designed to enhance the financial capability of participants and support positive financial behavioural change, enabling them to plan for the future and increase their entrepreneurial activities without the risk of increasing their vulnerability.
- The targeted loan product provided by Chamroeun is designed to provide access to finance to persons with disabilities and / or their household members to support these entrepreneurial activities, as a means of increasing the long-term economic well-being of their households. It incorporates subsidized pricing and adapted features to minimize the

risks inherent to financial services products, reinforced by regular monitoring of the loan and business performance.

Other direct beneficiaries will be staff of Chamroeun who will become more aware and inclusive of the needs of people with disabilities; members of partner organisations who receive training to deliver the CAFE Financial Coaching program; and members of DPOs who are trained to administer the needs assessment survey.

Indirect beneficiaries include extended family members of the participants, who benefit from their increased economic prosperity, and people with disabilities outside the target areas who participate in future initiatives through the replication strategy.