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PROCUREMENT NOTICE
NATIONAL INDIVIDUAL CONSULTANT

Date: 03/08/2020

Country: Rwanda

Description of the assignment: Recruitment of National Individual Consultancy to carry out an Assessment on the financial inclusion of persons with disabilities (PWDs) in Rwanda and development of a related action plan

Period of assignment: 45 working days in 3 calendar months

UNDP Rwanda in collaboration with partners such as the National Bank of Rwanda and the National Council for Persons with Disabilities (NCPD) wishes to conduct a study to assess the current levels of financial inclusion for persons with disabilities and to formulate an action plan including concrete actions for increased financial inclusion of persons with disabilities. The aim is to conduct a holistic assessment of the existing financial sector policy, legal and regulatory framework and norms or practices; structural set-up across all financial institutions and other challenges on the financial services providers (supply side), such as, banks, insurers, microfinance and SACCOs, Telecoms (the mobile money operators), etc. On the demand side (the PWDs), the consultant will assess all possible impediments, such as stigma, education levels, lack of security and/or culture of inclusion of PWDs by the financial sector.

All interested and qualified international individual consultants may download the Individual Consultant Notice, Terms of Reference, and P11, Confirmation Letter (Attached) and General Terms and conditions documents from UNDP Rwanda website at:

<http://www.rw.undp.org/content/rwanda/en/home/operations/procurement/notices/>

Delivery address: UNDP Rwanda, P.O. Box 445, 12 Avenue de l'Armée, Kigali, Rwanda, and Attn: Head of Procurement Unit, Or by email address at offers.rw@undp.org not later than **18th August 2020**, Time: 12h00 PM Kigali Rwanda local time.

N.B: UNDP is committed to achieving workforce diversity in terms of gender, nationality and culture. Individuals from minority groups, indigenous groups and person with disabilities are equally encouraged to apply.

Yours sincerely,

Varsha Redkar-Palepu



TERMS OF REFERENCE (ToR) NATIONAL INDIVIDUAL CONSULTANCY

Application Type:	External Vacancy
Project	Financial Inclusion of Persons with Disabilities
Consultant Title:	National Individual Consultancy to carry out an Assessment on the financial inclusion of persons with disabilities (PWDs) in Rwanda and development of a related action plan
Category:	Inclusive Governance
Duty Station:	Kigali, Rwanda
Application Deadline:	
Type of contract:	Individual Consultancy
Expected starting date:	Immediately (July 2020)
Duration of assignment:	45 working days

1. Background and problem statement

Using the concept of activity limitations to identify persons with disabilities, Rwanda counts 446,453 persons with disability (50.4% are women), according to the latest census (2012 RPHC). Approximately 20% (87,900) of the population of children between the ages of 5 and 18 live with disabilities. The census reported a higher poverty incidence among households headed by a person with a disability (50%) than among households headed by a person without a disability (44%), indicating that poverty remains a major challenge faced by persons with disabilities. Stigma and discrimination in society are other significant barriers. Since Rwanda ratified the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD) and its Optional Protocol in 2008, good progress has been made in protecting the rights of persons with disabilities through legislative reform and programme design. Rwanda has committed to key international and regional treaties and enacted domestic laws that support a strong enabling environment. For example, the creation of the National Council for Persons with Disabilities (NCPD) has been an important milestone in the disability sector, as well as the currently ongoing work on developing a national policy on disability and inclusion.

Recognizing the importance of access to finance, as a key dimension of economic transformation in the National Strategy for Transformation (NST I, 2017-2024) and an important area of focus identified by Disability partner organizations, UNDP would like to conduct an assessment on financial inclusion for persons with disabilities in Rwanda. Many PWDs face challenges contributing to public processes and accessing services and programmes aimed at alleviating poverty and empowering citizens. During a disability inclusion brainstorming session, stakeholders in the disability inclusion area stressed that factors such as stigma, lack of awareness, poverty, low income, illiteracy and unemployment continue to restrict financial inclusion of PWDs. However, to date there is no available data on financial inclusion levels of PWDs nor an analysis of the related underlying causes. To be able

to address the needs of this particular group and to remove the potential obstacles, a comprehensive analysis of the situation is required and an action plan to inform timely actions being planning, budgeting, policy and decision making.

This assessment will analyse how PWDs have access to finance, the opportunities and challenges. The outcome of this assessment will inform the national financial inclusion strategy as well as other economic empowerment policies, programs and plans.

The National Bank of Rwanda continues to support the development of an inclusive financial system in the country to ensure provision of financial services to all sectors of the economy, including all categories of the Rwandan population. As part of its regulatory mandate, the National Bank of Rwanda works closely with financial institutions to address the special needs of the different categories of stakeholders and clients in order to reach full financial inclusion. This assessment focuses primarily on PWDs for them to enjoy equal and fair access to quality financial products and services. Therefore, UNDP engaged the National Bank of Rwanda and both organizations agreed that this strategy is crucial for evidence-based decision making in the efforts of further improving access to finance for PWDs.

2. Scope of Work

It is against this background that UNDP Rwanda in collaboration with partners such as the National Bank of Rwanda and the National Council for Persons with Disabilities (NCPD) wishes to conduct a study to assess the current levels of financial inclusion for persons with disabilities and to formulate an action plan including concrete actions for increased financial inclusion of persons with disabilities. The aim is to conduct a holistic assessment of the existing financial sector policy, legal and regulatory framework and norms or practices; structural set-up across all financial institutions and other challenges on the financial services providers (supply side), such as, banks, insurers, microfinance and SACCOs, Telecoms (the mobile money operators), etc. On the demand side (the PWDs), the consultant will assess all possible impediments, such as stigma, education levels, lack of security and/or culture of inclusion of PWDs by the financial sector.

3. Objectives of the study

More specifically, the study will:

- Duly assess and analyse the current levels of financial inclusion for persons with disabilities in Rwanda;
- Assess and analyse financing accessibility opportunities and constraints (infrastructure and access) in relation to persons with disabilities in Rwanda (demand side);
- Assess and analyse current practices at product design level across all financial institutions and how they relate to financial inclusion levels of PWDs (supply side);
- Review norms, products, policies & procedures across all financial institutions and other financial services providers, and legal frameworks at the level of the Central bank, to determine the level of inclusion of PWDs;
- Identify and propose best options that enable persons with disabilities to obtain equal access to finance and economic opportunities;

- Identify best practices related to how persons with disabilities are using financial services globally, and if these best practices could be adapted to the Rwanda context;
- Propose priority recommendations and an action plan to eliminate discrimination and to increase financial inclusion of persons with disabilities and guarantee equal rights and access to financial services.

Additionally, the study should benchmark Persons with Disabilities against the general population in terms of the following major issues related to access to financial services:

- Financial literacy;
- Service delivery by financial providers;
- Cost of credit;
- Bank’s collateral requirements;
- Financial institutions’ internal corporate governance and human resource management policies;
- Supporting facilities/instruments (credit guarantee funds);
- Assess if deliberate policies of financial providers exist to address specific needs of clients with disabilities.

4. Expected Outputs and Deliverables

The consultant will provide the following deliverables:

Inception report which includes an understanding of the assignment and detailed work plan and Initial paper (5 pages) with key points related to the status of financial inclusion of persons with disabilities and initial recommendations	By 3 August 2020
Draft report on assessment and action plan on financial inclusion plan for PWDs in Rwanda	By 1 September 2020
Final assessment and action plan for financial inclusion of persons with disabilities in Rwanda	By 28 September 2020

5. Institutional Arrangement

The consultant will work under the guidance and direct supervision of the UNDP Transformational Governance Unit and will be responsible for the fulfilment of the deliverables as specified above. Key partners such as the National Bank of Rwanda and NCPD will provide inputs and guidance related to the quality of the assessment.

6. Duration of the Work

The assignment will be conducted within 45 working days.

7. Duty Station

Home-based, with data collection missions across Rwanda as required.

8. Scope of Price Proposal and Schedule of Payments

The consultant shall be paid the consultancy fee upon completion of the following milestones. Payments will be made only upon confirmation by UNDP that contract obligations have been delivered in a satisfactory manner.

Inception report which includes an understanding of the assignment and detailed work plan and an initial paper (5 pages) with key points related to the status of financial inclusion of persons with disabilities and initial recommendations	25%
Draft report on assessment and action plan on financial inclusion plan for PWDs in Rwanda	35%
Final assessment and action plan for financial inclusion of persons with disabilities in Rwanda	40%

9. Recommended Presentation of Offer

For purposes of generating Offers whose contents are uniformly presented and to facilitate their comparative analysis, it is best to recommend the preferred contents and presentation of the Offer to be submitted, as well as the format/sequencing of their presentation. The following documents may be requested:

- a. Duly accomplished Letter of Confirmation of Interest and Availability using the template provided by UNDP;
- b. Personal CV or P11, indicating all past experience from similar projects, as well as the contact details (email and telephone number) of the Candidate and at least three (3) professional references;
- c. Brief description of why the individual considers him/herself as the most suitable for the assignment, and a methodology, if applicable, on how they will approach and complete the assignment. A methodology is recommended for intellectual services, but may be omitted for support services [Note: this is optional for support services];
- d. 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 indicate at this point, and ensure that all such costs are duly incorporated in the financial proposal submitted to UNDP.

10. Criteria for Selection of the Best Offer

Combined Scoring method – where the qualifications and methodology will be weighted a max. of 70% and combined with the price offer which will be weighted a max of 30%; with a technical pass mark of 70 points.

Technical selection criteria

Criteria	Max. Point
Master's degree in Economics, Finance, Business, Social Sciences, Public Policy Analysis or in other related subjects	15

Track record of executing similar research assignments related to financial inclusion	20
Proven experience with research and/or work on persons with disabilities	10
Demonstrated understanding of the scope and objective of the assignment	15
Well-described and comprehensive research methodology	30
Excellent writing skills in English	10
TOTAL	100

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OFFEROR'S LETTER TO UNDP CONFIRMING INTEREST AND AVAILABILITY FOR THE INDIVIDUAL CONTRACTOR (IC) ASSIGNMENT

Date _____

(Name of Resident Representative/Bureau Director)
United Nations Development Programme
(Specify complete office address)

Dear Sir/Madam :

I hereby declare that :

- a) I have read, understood and hereby accept the Terms of Reference describing the duties and responsibilities of [*indicate title of assignment*] under the [*state project title*];
- b) I have also read, understood and hereby accept UNDP's General Conditions of Contract for the Services of the Individual Contractors;
- c) I hereby propose my services and I confirm my interest in performing the assignment through the submission of my CV or Personal History Form (P11) which I have duly signed and attached hereto as Annex 1;
- d) In compliance with the requirements of the Terms of Reference, I hereby confirm that I am available for the entire duration of the assignment, and I shall perform the services in the manner described in my proposed approach/methodology which I have attached hereto as Annex 3 *[delete this item if the TOR does not require submission of this document]*;
- e) I hereby propose to complete the services based on the following payment rate : *[pls. check the box corresponding to the preferred option]*:

- An all-inclusive daily fee of *[state amount in words and in numbers indicating currency]*
- A total lump sum of *[state amount in words and in numbers, indicating exact currency]*, payable in the manner described in the Terms of Reference.

- f) For your evaluation, the breakdown of the abovementioned all-inclusive amount is attached hereto as Annex 2;
- g) I recognize that the payment of the abovementioned amounts due to me shall be based on my delivery of outputs within the timeframe specified in the TOR, which shall be subject to UNDP's review, acceptance and payment certification procedures;
- h) This offer shall remain valid for a total period of _____ days *[minimum of 90 days]* after the submission deadline;
- i) I confirm that I have no first degree relative (mother, father, son, daughter, spouse/partner, brother or sister) currently employed with any UN agency or office *[disclose the name of the relative, the UN office employing the relative, and the relationship if, any such relationship exists];*
- j) If I am selected for this assignment, I shall *[pls. check the appropriate box]:*

- Sign an Individual Contract with UNDP;
- Request my employer *[state name of company/organization/institution]* to sign with UNDP a Reimbursable Loan Agreement (RLA), for and on my behalf. The contact person and details of my employer for this purpose are as follows:

- k) I hereby confirm that *[check all that applies]:*

- At the time of this submission, I have no active Individual Contract or any form of engagement with any Business Unit of UNDP;
- I am currently engaged with UNDP and/or other entities for the following work :

Assignment	Contract Type	UNDP Business Unit / Name of Institution/Company	Contract Duration	Contract Amount

- I am also anticipating conclusion of the following work from UNDP and/or other entities for which I have submitted a proposal :

Assignment	Contract Type	Name of Institution/ Company	Contract Duration	Contract Amount

- l) I fully understand and recognize that UNDP is not bound to accept this proposal, and I also understand and accept that I shall bear all costs associated with its preparation and submission

and that UNDP will in no case be responsible or liable for those costs, regardless of the conduct or outcome of the selection process.

- m) **If you are a former staff member of the United Nations recently separated, pls. add this section to your letter:** I hereby confirm that I have complied with the minimum break in service required before I can be eligible for an Individual Contract.
- n) I also fully understand that, if I am engaged as an Individual Contractor, I have no expectations nor entitlements whatsoever to be re-instated or re-employed as a staff member.

Full Name and Signature:

Date Signed :

Annexes *[pls. check all that applies]:*

- CV or Duly signed P11 Form
- Breakdown of Costs Supporting the Final All-Inclusive Price as per Template
- Brief Description of Approach to Work (if required by the TOR)

BREAKDOWN OF COSTS SUPPORTING THE ALL-INCLUSIVE FINANCIAL PROPOSAL

A. **Breakdown of Cost by Components:**

Cost Components	Unit Cost (RWF)	Quantity	Total Rate for the Contract Duration (RWF)
I. Personnel Costs			
Professional Fees			
Life Insurance			
Medical Insurance			
Communications			
Land Transportation			
Others (pls. specify)			
II. Travel Expenses to Join duty station			
Round Trip Airfares to and from duty station			
Living Allowance			
Travel Insurance			
Terminal Expenses			
Others (pls. specify)			
III. Duty Travel			
Round Trip Airfares			
Living Allowance			
Travel Insurance			
Terminal Expenses			
Others (pls. specify)			

B. Breakdown of Cost by Deliverables*

Deliverables <i>[list them as referred to in the TOR]</i>	Percentage of Total Price (Weight for payment)	Amount
Deliverable 1		
Deliverable 2		
....		
Total	100%	RWF.....

**Basis for payment tranches*