

TERMS OF REFERENCE

MONITORING AND EVALUATION CONSULTANT

SUPPORT FOR WOMEN-OWNED AND LED MICRO, SMALL AND MEDIUM-SIZED ENTERPRISES THROUGH THE ESTABLISHMENT OF A CARIBBEAN SHE-TRADES HUB

1. BACKGROUND

1.01 A recent World Bank study found that many women-led entities are recorded as being informal, home-based micro-enterprises that are often categorised into low technology/knowledge-intensive sectors such as retail, hospitality, and tourism, and are widely associated with cottage-type industries such as food, craft, and beauty^{1/}.

1.02 Despite both the substantial economic and social contribution that women led MSMEs make to societies, many multi-dimensional obstacles and barriers to entry exist when attempting to start or advance their businesses. It is approximated that 65% of women led MSMEs in developing economies are underserved, resulting in the slowing of growth potential of women entrepreneurs^{2/}. Coincidentally, when attempting to access financial and technical assistance (TA) for their businesses, women owned MSMEs can face further constraints such as low perception of competence to start a business and other socio-cultural stigma.

1.03 Additionally, The Covid-19 pandemic has further amplified the widening gaps of gender bias and inequality as it relates to the disproportionate impact of women in business compared to their male counterparts. As a result of their informal nature and tendency to work in vulnerable sectors most affected by the Covid-19 crisis such as hospitality, travel, and tourism; many MSMEs owned by women suffered greater exposure to risks such as temporary and permanent closure, reduction of staff and inability to fund their businesses for growth. With the emergence of these disrupting factors, women were recorded to experience lower levels of productivity, be more susceptible to both physical and sexual abuse and show signs of stress and heightened signs of mental health^{3/}.

1.04 With the closure of gender gaps at the policy and decision-making level, the untapped potential of women can be more widely explored as a means of revitalising the global economy. A recent publication from the International Trade Centre (ITC) addresses the vital role that women can play in post pandemic recovery and goes on to suggest that women entrepreneurship can be key to a social and economic rebuilding strategy that creates more equal and sustainable societies. However, the article further underscores the crucial part that global cooperation and strategic stakeholder support will play in building a more gender equal environment that results in greater sustainable resilience^{4/}.

1.05 The Mission of the Caribbean Development Bank (CDB) is to transform lives by contributing to the sustainable economic growth and development of its BMCs. In that regard, the Bank, through its MSME TA programmes, including the Caribbean Technological Consultancy Services (CTCS) Network and the

^{1/} Jobs, Gender and Small Enterprises in the Caribbean: Lessons from Barbados, Suriname and Trinidad and Tobago (Series on Women's Entrepreneurship Development and Gender in Enterprises — WEDGE), Carol Ferdinand (ed.), 2001

^{2/} International Financial Corporation, Women Owned SMEs Report, 2014.

^{3/} Keisha N Blades, Gender Equal Resilience and Recovery, Train of thought. An economic way of thinking, 2022.
<https://keishablades.wixsite.com/trainofthought/post/gender-equal-resilience-and-recovery-1>

^{4/} International Trade Centre (ITC), Women have a vital role to play in post-pandemic recovery, 2020

Cultural and Creative Industries Innovation Fund (CIIF) is committed to providing capacity building support to MSME within various sectors. In addition, the Bank's TA support to MSMEs seeks to enhance technical/managerial knowledge and skills, as well as operational practices using new/improved technology.

1.06 Amidst CDB's core priorities, gender equality and social inclusion are also notably entrenched in its' operations. Through policies such as its robust Gender Marker Analysis Framework and Gender Equality Action Plan (2020-24), CDB demonstrates its responsibility by addressing both gender and socially constructed obstacles that are potentially discriminative to vulnerable and marginalised groups. Regionally, the Bank's focus on mainstreaming of women led MSMEs aims to increase awareness of issues of gender inequality among senior policy makers and other trade support institutions under its Basic Needs Trust Fund (BNTF)^{5/}.

1.07 Furthermore, The International Trade Centre (ITC) supports a multi stakeholder approach when addressing the issues of gender equality and purports that the promotion of a women-inclusive business ecosystem requires a global, multi-pronged approach. Among the various development programmes that focus on economic empowerment of women, the She-Trades initiative, established by the ITC acts as an advocator to address the barriers women face when trying to access economic opportunities. Through its global decentralised platforms, called hubs, in-country interventions are executed with the objective of promoting local ownership and alignment with national and sectoral priorities. Through use of this sustainable model, the programme benefits yield long term community impact after the lifetime of the project which further helps to strengthen local institutions. With representation in 12 hubs across 30 countries, She-Trades operates to achieve several goals that sit under the following seven global actions:

- (a) Champion: Quality Data
- (b) Enact: Fair Policies
- (c) Secure: Government Contracts
- (d) Strike: Business Deals
- (e) Enable: Market Access
- (f) Unlock: Financial Services
- (g) Grant: Ownership Rights

1.08 These actions are further broken down into various outputs to ensure that all She-Trades projects are driven by core components such as creating avenues for networking by connecting millions of women entrepreneurs, creating trade opportunities, providing access to markets and financial services, and offering direct technical support such as coaching and mentoring for women to improve their skills^{6/}.

1.09 It is against this background that CDB and the ITC, have partnered to leverage CDB's resources to support women's economic empowerment by providing technical assistance to women-owned and women-led MSMEs in CDB's BMCs. In this regard, the Bank approved four hundred, and fifty thousand United States dollars (USD450,000) from resources of CDB's Special Development Fund (SDF) to assist in financing the implementation of the Project.

1.10 The expected impact of the project is inclusive economic growth in CDB's BMCs through increased participation of women led MSMEs in Trade.

^{5/} CDB, 2013. CDB: Embarks on Gender Mainstreaming Training Programme
<https://www.caribank.org/newsroom/news-and-events/cdb-embarks-gender-mainstreaming-training-programme>

^{6/} ITC She-Trades: <https://www.intracen.org/itc/women-and-trade/SheTrades/>

1.11 CDB will act as the host institution for the Caribbean with responsibility for administrative, and operational support for the Bank's BMCs. In this regard, the Bank is seeking an individual consultant to perform the duties as a project coordinator for this project in its borrowing member countries. CDB shall conclude framework agreements, with agreed daily fee rates, with candidates deemed to have the necessary qualifications and experience for a period of 24 four months under which CDB will issue individual work statements.

2. OBJECTIVE

2.01 The objective of this assignment is to facilitate the smooth implementation and coordination of the Caribbean She Trade Hub project in accordance with the bilateral agreement between CDB and ITC.

3. SCOPE OF WORK

3.01 While the specifics and deliverables for each assignment will be detailed in a work statement, the scope of work is understood to cover all the activities necessary to accomplish the stated objective, whether a specific activity is cited in these terms of reference. The main tasks/activities are as follows:

- (a) Working closely with the Project Coordinator and in-country host institution and its key partnering institutions, ITC to assist to develop and implement evaluation tools in host countries for activities of in-country She-Trades hub.
- (b) Conducting quarterly and evaluations of project activities and develop reports consistent with the Bank's and ITC's Reporting requirements.
- (c) Assisting project officer with the development and project documents to ensure adequate M&E considerations and development of SMART indicators.
- (d) Consulting with ITC and CDB representatives to ensure objectives are fully included in all projects designed.
- (e) Developing survey instruments to accurately capture high quality information on participants to activities to properly assess impact of project.
- (f) Supporting national co-ordinators to capture baseline information on specific indicators.
- (g) Participating in review meetings with the host institution and its key partner institutions to discuss implementation and progress of various project activities and status of the work plan.
- (h) Assisting with compiling project information to populate monthly reports to the host institution and its key partnering institutions.

4. DELIVERABLES AND REPORTING REQUIREMENTS

4.01 Prepare and submit to CDB through the CTCS Network OO, the following:

- (a) in accordance with CDB reporting procedure, at the end of each quarter, quarterly reports addressing section 3 above, highlighting the activities undertaken each quarter, progress to date, and challenges encountered using CTCS Quarterly Progress Report template. The progress reports should be submitted electronically to zamani.moodie@caribank.org in Microsoft Word format.

- (b) an overall evaluation report on the Project inclusive of all project expenses. The report should be submitted electronically to zamani.moodie@caribank.org in Microsoft Word format within 15 days upon completion of the overall evaluation.

5. QUALIFICATIONS AND EXPERIENCE

5.01 Prospective Consultant should have a minimum of the following qualifications and experience:

- (a) Five years administrative experience performing similar functions.
- (b) A minimum of three years working in a similar capacity with local businesses and other organisations.
- (c) Awareness of local business climate.
- (d) Some understanding of government's rules and regulations, and procedures related to business development for existing businesses.
- (e) Computer literate, particularly Microsoft PowerPoint, Excel, and Word programmes; and

6. DURATION

6.01 The framework agreements with CDB will initially be for a period of two years, with the possibility of a further extension.