

**TERMS OF REFERENCE**

**PROJECT COORDINATOR**

**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<sup>1/</sup>.

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<sup>2/</sup>. 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<sup>3/</sup>.

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<sup>4/</sup>.

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

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<sup>1/</sup> 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.

<sup>2/</sup> International Financial Corporation, Women Owned SMEs Report, 2014.

<sup>3/</sup> 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>

<sup>4/</sup> 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)<sup>5/</sup>.

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<sup>6/</sup>.

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.

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

<sup>6/</sup> 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 in-country host institution and its key partnering institutions, ITC, and counterparts to set up, coordinate and implement the activities of an in-country She-Trades hub. Additional collaboration with the host institution and its key partners includes:
  - (i) assist with documenting the processes and steps to ensure all governance and implementation structure activities of the She-Trades Hub have been implemented and followed according to the requirements;
  - (ii) liaise with host institution and its key partnering institutions regarding the roll out of the registration of women entrepreneurs for the She-Trades platform;
  - (iii) manage registration process;
  - (iv) assist with the management of all incoming data from the registration process;
  - (v) ensure that all incoming data is available for needs assessment; and
  - (vi) provide written reports regularly to the host institution according to reporting requirements.
- (b) Orientation of Project Officer and other technical support consultants for the project.
- (c) Work on an ongoing basis with the host institution, its key partnering institutions and Project coordinator to identify, interview and select suitable potential trainers, business advisors and mentors, as well as businesses for participation in the Project.
- (d) Working with the Project Officer to:
  - (i) arrange and organise orientation session for all participating stakeholders, outlining the implementation arrangements for the Project;

- (ii) develop the Workplan and share with CDB and ITC for approval;
- (iii) work with host institution and its key partnering institutions to help develop log frame, set project targets, and Workplan;
- (iv) arrange, organise, and coordinate training session, (to be facilitated by ITC) for all host institution and its partnering institution stakeholders, outlining the use and navigation of the She-Trades website;
- (v) manage and assist with the preparation, planning and execution of all activities for a She-Trades launch;
- (vi) assist host institution with reviewing of profiles of local experts and match selected MSMEs with appropriate business coaches and mentors;
- (vii) work along with the host institution to assist with the review and approve the content of training materials prepared by local trainers for business development workshops;
- (viii) prepare reporting templates for distribution to business coaches and mentors, as well as participating businesses for completion monthly;
- (ix) arrange, organise, and coordinate local training sessions, workshops, and trade shows;
- (x) monitor and measure progress of the six implementation outputs of project to ensure project objectives are being met;
- (xi) schedule meetings with host institution and its key partner institutions to discuss implementation and progress of various project activities and status of work plan; and
- (xii) provide recommendations to the host institution and its key partner institutions on action to be taken to address any challenges facing project implementation.

#### **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](mailto: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](mailto: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) Graduate or post graduate degree or equivalent in Project Management or Business Administration. Priority will be given to post graduate degree holders.
- (b) At least ten years' experience in similar Project Management/Program Management/Consultancy activities.
- (c) Previous work experience with women-own MSMEs and/or experience establishing, managing, and running own successful MSME development programmes will be an added advantage.; 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.