# Terms of Reference

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| **Responsible Manager** | Mirko Tommasi, Regional Representative WCAF |
| **Additional Support** | Rory Crew, Technical Advisor, Data and Digitalisation<br>Lynn Yoshikawa, Head of Network Development |
| **Title** | Payments in hard-to-reach places: recommendations, tools and leverages for implementing organisations |
| **Date advertised** | January 2023 |
| **Consultancy duration** | Estimated between 30 and 40 days |
| **Timeframe** | February to May 2023 |
| **Location** | 2/3 countries, to be defined according to some complementary criteria together with the steering committee |
| **Budget codes** | WAN2AI/1PAAA |

## Background

CALP is a dynamic global network of over 90 organisations engaged in the critical areas of policy, practice and research in humanitarian cash and voucher assistance (CVA) and financial assistance more broadly. Collectively, CALP members deliver the vast majority of humanitarian CVA worldwide.

## Context for the work

The Sahel region is increasingly affected by conflict, climate shocks, chronic vulnerabilities and endemic poverty that are putting millions at risk. In 2022, more than 30 million people needed humanitarian assistance.

Many of the most vulnerable people in the Sahel live in hard-to-reach areas, away from infrastructure such as roads or phone signal, in insecure areas or places not covered by Financial Service Providers (FSPs). Hard-to-reach areas are not as served by Cash and Voucher Assistance (CVA) because risks are greater and therefore the cost of implementation is higher? as well. This results in a greater disparity between need and response than is seen in easier to access regions and means limited humanitarian resources may be more effectively deployed.

## Expected outcome

The research will support organisations' in their aim to deliver CVA into hard-to-reach area by outlining and assessing the general payment options that exist in the region. Whilst this work will focus on payment, it will also signpost to other work which explains how to implement other CVA programme steps in hard-to-reach areas.

**Purpose**

The purpose of this consultancy is to produce:
- An understanding of the trade-off between scale (inexpensive) and reach (expensive) within the region
- Practical recommendations for implementing organizations to undertake payments in hard-to-reach contexts
- A list of potential CVA modalities available in the identified hard-to-reach area, with the benefits and risks associated with each modality type
- Identify ways that organisations can individually or collaboratively leverage their work to encourage FSP to increase available services within these areas

**Specific task(s) of the consultancy**

This consultancy will involve a review of literature and key informant interviews with people working with implementing organizations, financial service providers, fintech, and other specific service providers to produce recommendations and a

Key activities of the consultancy include:

**Report**
1. Conduct a secondary data review on two/three countries[1] contexts of the region and other relevant literature on hard-to-reach places
2. Identify hard-to-reach areas[2] within the countries of focus, supported by CWGs
3. Organize KIIs with relevant organizations implementing CVA programs in hard-to-reach areas, and FSPs, to gather relevant recommendations on implementing CVA in hard-to-reach places.
4. Produce a list of relevant CVA modalities available in the identified hard-to-reach area, with the benefits and risks associated with each modality type
5. Identify the FSPs able to provide the modalities explored above (whilst noting this isn't an FSP mapping exercise)
6. What are the verified KYC requirements for vulnerable populations with the countries? Are there any "quick-wins" identified to ease KYC requirements or allow implementors to meet them? Are there any differences on how different FSPs manage KYC requirements?
7. Produce a section strategizing how organisations can encourage FSPs and regulators to expand the services available in hard-to-reach areas
8. Produce a section summarizing and signposting relevant work which demonstrates how to complete other steps in the programme cycle in hard-to-reach areas (likely remote programming)

**Slide deck**

A slide deck summarizing the report intended for quick digestion of the key findings and recommendations.

**Webinar**

Hosting a webinar sharing the report's key findings and recommendations

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[1] The three countries will be selected by a steering committee amongst Burkina Faso, Cameroon, Central Africa Republic, Niger and Nigeria.

[2] Provide reference to some existing studies defining hard-to-reach places.

## Qualifications

The consultant(s) should have the following skills and knowledge:
- Professional proficiency in written and spoken English and French
- Strong understanding of CVA in emergencies, especially with the topic of hard-to-reach places
- Good understanding of the regional FSP and other relevant service providers used for CVA
- Experience with the regional payment systems and regulations is desirable
- Strong research skills, including the ability to collect, collate and analyse large amounts of data and identify critical aspects to succinctly communicate complex subject matter (in a written and oral form) to make it accessible to wider audiences
- Experience of working remotely with a diverse range of stakeholders, ensuring effective consultation and engagement is achieved
- Excellent writing and presentation skills
- Relevant regional experience

The division of days within the consultancy is up to the team to propose and should be included in the written proposal.

## Key Deliverables/Outputs

During the consultancy, the following outputs will be expected:

a) For each country a document summarizing best practices, recommendations and available tools and resources (FSP services, informal FSP, other digital services, etc.) to make payments in H2r areas. Recommendations should also include suggestions for how to proceed, in many cases, this will require partnerships with specialist organisations. Should also include the risks of each process.
b) A global report summarizing the different countries best practices, recommendations and available tools and resources (FSP services, informal FSP, other digital services, etc.) to make payments in H2r areas. Recommendations should also include suggestions for how to proceed, in many cases, this will require partnerships with specialist organisations, underlining differences between countries to regional approaches also considering specific regional regulations.
c) A slide deck summarizing the report.
d) Hosting a webinar in collaboration with CALP.

## Time Schedule & Project Duration

The work is scheduled to start end-February 2023 and to close by end-May 2023 (with some flexibility). The consultant is expected to do in-country visits to meet relevant stakeholders, organise KII and collect relevant information.

## Management

ACF Spain on behalf of the CALP Network commissions this piece of work. The CALP Regional Representative will manage the consultant, with the support of a steering committee (still to be identify once we'll share the draft ToR) and other CALP colleagues.

**Milestones & Payment Schedule**

100% payment on completion of the study and delivery of the key deliverables.

**Application Process**

Please send technical & financial proposals to Landry Djibril Mbodj (lmbodj@wa.acfspain.org) and to Mirko Tommasi (mirko.tommasi@calpnetwork.org) by the 19th of February 2023 indicating in the subject: Payments in hard-to-reach places.

The proposal should include the following:
- Short technical proposal outlining the proposed methodology, workplan, and budget.
- CVs of the proposed candidate(s), underlying specific relevant experience, and expected roles and responsibilities for each candidate.
- Two writing samples illustrating succinct and clear writing skills in English and in French.

Any additional clarifications on the consultancy should be addressed to Mirko Tommasi Mirko.tommasi@calpnetwork.org or Rory Crew Rory.Crew@calpnetwork.org.