



**TERMS OF REFERENCE  
FOR ASSESSMENT OF CURRENT PAYMENT MODALITIES FOR PERSONS WITH DISABILITIES  
AND ESTABLISHMENT OF NEW PROTOCOLS**

Location:	Jamaica
Project Title:	Modernization of the Social Protection Systems in Jamaica, Towards an Adaptive, Shock Responsive, Inclusive System
Supervisors:	Designated representatives of the MLSS & UNICEF Social Policy Officer
Fund Name:	Joint SDG Fund
Type of Contract	Individual Consultant
Language Required	English
Duration of Assignment	Five (5) months
Expected Start date	October 24 <sup>th</sup> 2022

**Background**

Jamaica has a well-established social safety net which seeks to guarantee protection for all citizens through an appropriate and dynamic legislative framework that is driven by a transformative approach, social risk management and a rights-based approach. This encompasses promotion of the human capital development and the participation of the poor and vulnerable in their economic independence, the protection of all citizens from shocks that negatively affect their socioeconomic status and the smoothing of consumption patterns, thereby contributing to higher levels of and stabilization in, aggregate economic demand.

The Social Protection System is developed based on a suite of policies and programmes designed to prevent, reduce, and eliminate economic and social vulnerabilities to poverty and deprivation. Many of the programmes and policies are anchored in the country's alignment with International Human Rights Conventions as well as key legislation which have been categorised under the broad themes of Social Insurance and Assistance, Human Capital Development, Labour Market Programmes, and Financial Services<sup>1</sup>. These form part of the broader protection strategy which uses a life-cycle approach to support citizens.

Jamaica's social protection system is one of the most developed in the Caribbean in terms of coverage, benefits provided, and the administrative capacity. The System spans several service providers and is operationalized through a network of approximately five ministries and over eighteen departments and agencies, with additional support provided by various Community Service Organizations, Non-Governmental Organizations and other allied services. The Social Protection System offers an important entry point for addressing poverty, chronic vulnerability, and risks. It is generally characterized by non-contributory and contributory schemes designed to promote a model that links inclusion with social investments and economic growth toward advancing the fundamental rights, best interests and promoting the full potential of citizens. The System therefore require timely and sustained action to alleviate the harsh effects of these conditions on key populations, such as children, the elderly, and persons with disabilities, and builds on the gains made within the past decade.

The Ministry of Labour and Social Security (MLSS) is the premiere agent of the Government responsible for national development through the provision of efficient and effective labour and social security services. The MLSS, inter alia,

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<sup>1</sup> Social Protection Strategy, Planning Institute of Jamaica (2014)

delivers social protection programmes and is a key stakeholder in improving coverage and synchronizing the various social protection initiatives. A core area of focus for the MLSS is the effective management of social protection programmes including those for groups with special needs, to include households below the poverty line and persons with disabilities.

### **Enhancing Services for Persons with Disabilities**

The 2010 Jamaica population census identified approximately 400,000 Persons with Disabilities, representing approximately 15% of the population. Over time there has been an increasing number of stakeholders across the country providing support, information, and care for PwDs. At present, the primary agents through which the State targets persons with disabilities are under the auspices of the Ministry of Labour and Social Security, through the Programme of Advancement Through Health and Education (PATH), Early Stimulation Programme (ESP) and the Jamaica Council for Persons with Disabilities (JCPD). Altogether, cumulative estimates based on the number of persons registered/enrolled suggests that under 30% of PWD's have been targeted, with the majority registered on PATH.

Despite these efforts, PwD's experience barriers. These include accessing information, social assistance benefits, essential services, employment, and workforce integration. Additionally, many are amongst the country's most vulnerable and marginalized and are more susceptible to a range of socio-economic challenges including poor health, poverty, lower levels of educational attainment and limited employment opportunities. A 2018 Situation Analysis on Persons with Disabilities<sup>2</sup> highlighted a worrying negative trend with respect to access to social services and social protection. Moreover, where persons with disabilities have been successfully targeted there is a perception that the type, quality and coverage of services, programmes and products offered have been inadequate or unequally distributed. A 2022 Socioeconomic study of CwD's<sup>3</sup> found that sixty nine percent (69%) of respondents (parents, caregivers) reported that it was either difficult or very difficult to access services from some government agencies. Among the main barriers included the concentration of services in the urban centres and the inordinate administrative delays to access services. For persons with disabilities, the social protection system has been challenged by insufficient resources, fragmentation of administrative systems and procedures, and the absence of innovative systems.

Moreover, the devastating socio-economic impact of exogenous shocks such as covid-19 and recent increases in income security and acute food insecurity, are critical risks that can place the social protection system under increased strain and negatively impact the quality, reliability, and efficiency of service delivery. Furthermore, not all those eligible have been able to access the system and benefits, with significant gaps for persons with disabilities.

### **SDG Joint Programme**

Under an SDG Joint Programme, UNICEF, WFP and UNWomen will be supporting the Government of Jamaica through the Ministry of Labour and Social Security and the Planning Institute of Jamaica, over a period of two years to strengthen Jamaica's Social Protection System, enabling it to be shock and gender responsive. The Joint Programme forms part of a broader strategy to accelerate and support initiatives toward the progressive realization of the Sustainable Development Goals and Jamaica's Vision 2030 National Development Plan.

The Social Protection System provides benefits in the form of in-kind and monetary support for targeted households, facilitating their access to goods and services. Mostly, cash benefits are conditional or restricted to populations targeted after having met prescribed conditions, while in kind assistance are open with less conditions. Where cash is being provided, payment modalities range from the use of cheques, bank transfers and money transfers through remittance agencies.

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<sup>2</sup> conducted by UNICEF and the Jamaica Council of Persons with Disabilities (JCPD)

<https://www.unicef.org/jamaica/reports/situation-analysis-jamaican-children-2018>

<sup>3</sup> Study on Socio-Economic Impact of Disability on Children & Access to Safety Nets Jamaica (2022)

The proposed activity builds on recent efforts by the Government to develop more resilient and shock responsive social protection systems. The Ministry of Labour and Social Security (MLSS) in collaboration with World Food Programme (WFP) recently tested digital payment modalities as part of a COVID-19 response programme. The aim was to provide beneficiaries with: (i) easier access to entitlements; (ii) increase timeliness of payments; and (iii) empower beneficiaries through the provision of choice of different modalities. Through this effort, the Ministry contracted 'WiPAY', a Financial Service Provider (FSP) to facilitate payments to verified beneficiaries. Altogether, the project was deemed to be a useful approach that could be replicated in other programs administered by the Ministry.

For this component of the Joint Programme, the project will, inter alia, focus on:

1. Developing more efficient, effective, and safe payment processes within Jamaica's social protection system with an emphasis on accessibility, and
2. Generate evidence to support household welfare or need to be used during emergencies.

The multiplier and long-term effects of the Joint Programme would contribute to establishing a reference point enabling the expansion of social programmes based on tailored protocols and to quickly identify people facing acute socio-economic impacts. By supporting the development of a transformative social protection policy and an improved system, making payment processes more efficient, and streamlining registration, the results herein could be applicable to other programmes across the system.

## **Purpose of the Consultancy**

This consultancy seeks to assess the effectiveness of current payment modalities for Persons with Disabilities used by the Government of Jamaica with specific attention to the MLSS and the Ministry of Finance and the Public Service (MOFPS), toward enhancing the overall management and disbursement of cash transfers and explore new or expand existing protocols to increase the collection of benefits programmed through the Social Protection System.

## **Scope of Works**

To achieve this objective, the consultant will be required to undertake the following actions:

1. Develop a work plan outlining the schedule and description of activities to be undertaken, report outline, estimated level of effort and support required.
2. Conduct a desk review of current legislation, policies, and reports and examine gaps between the intended and actual outcome in relation to services and the provision of benefits for PwD's.
  - a. Including, recent experiences of programmes such as the Covid Allocation of Resources for Employees (CARE) and other routine provisions such as Economic Empowerment Grant etc.
3. Examine the existing delivery mechanism(s) used by the Social Protection System to transfer benefits to persons with disabilities and make appropriate recommendations to improve:
  - a. Ease of access in consideration of auditory, cognitive, neurological, physical, speech, or visual disabilities to comprehend and retrieve benefits.
  - b. Adequacy of coverage across the island to facilitate collection of benefits in a timely manner.
  - c. Efficiency gains against alternate payment methods to support timely and efficient delivery of cash benefits, guided by real time technology.
4. Discuss with stakeholders from NGO's CSO's and Not for Profit Organisations to examine concerns and collate recommendation to improve the disbursement and collection of social assistance benefits for persons with disabilities.
5. Review existing processes and protocols designed to support the rapid disbursement of cash-based interventions in emergencies.
6. Assess the technological landscape highlighting opportunities that can enhance procedures related to the transfer of cash benefits for PwD's.
7. Develop new protocols to support an increase in the collection of benefits for persons with disabilities.

8. Examine inter-ministerial arrangements to improve targeting and coordination; reduce duplication; increase disbursement; and support horizontal expansion of the social protection system in emergencies.
9. Analyse the protocols to guide collaboration between social protection, disaster risk management and humanitarian sectors in emergencies, and where necessary make recommendations for improvements related to payment systems.
10. Review data management protocols and procedures across key MDA's serving persons with disabilities toward enhancing data sharing and access for PWD's
11. Review communication procedures and make recommendations for improvement to support the timely dissemination of information, especially within emergencies.

### Required Qualifications and Experience

- a) At least a bachelor's degree in computer science, data science, statistics, information management, social policy or equivalent combination of education and experience in a related area.
- b) Demonstrated practical experience with system analysis and design.
- c) A minimum of 5 years' experience in qualitative research.
- d) Excellent track record of achievement with assignments of similar scope.
- e) Experience working with Government Ministries and the public sector in general, preferably with the Social Security in developing countries would be an asset.

### Competencies

- Demonstrated work in Social Policy and Development Studies.
- Knowledge of procedures, protocols and policies related to persons with disabilities would be an asset.
- Good written and oral communication skills.
- Open, willing, and able to interact with different stakeholders.

### Table of Deliverables

Deliverable No	Deliverable Name	Description	Delivery Date
D-1	<b>Detailed Workplan</b>	Detailed Workplan should provide the details for how the consultant would perform their work to achieve the project objectives and provide the deliverables laid out in the Terms of Reference, including the proposed data collection methodology to engage persons with disabilities.	Month 1
D-2	<b>Inception Report</b>	The Inception Report should: <ol style="list-style-type: none"> <li>a) Examine the existing delivery mechanism(s) used by the Social Protection System to transfer benefits to persons with disabilities</li> <li>b) Review and analyse policy, regulatory or service gaps which impact the disbursement and timely collection of benefits.</li> </ol>	Month 2
D-3	<b>Consultation Report</b>	The Consultation Report should: <ol style="list-style-type: none"> <li>a) Detail feedback from clientele (beneficiaries and non-beneficiaries) and agents on usage, access, and reliability of current payment systems.</li> </ol>	Month 4

D-4	Study Report	The Study Report should outline the proposed protocol and procedures for Rapid Disbursement of cash support, especially in emergencies.	Month 5
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### **Contract Duration**

The duration for the contract is five (5) months commencing October 2022 through to March 2023.

### **Payments**

Payments will be made by UNICEF, subject to the endorsement and certification of the Chief Technical Director for Social Security or her designate from the Ministry of Labour and Social Security. The payment and deliverable schedule will be as follows:

<b>Deliverable No</b>	<b>Deliverable Name</b>	<b>Delivery Date</b>	<b>Payment on product basis%</b>
D-1	Detailed Workplan	Month 1	10%
D-2	<b>Inception Report:</b> Assessing the operational and institutional features of current payment modalities for persons with disabilities.	Month 2	30%
D-3	<b>Consultation Report</b> which should feedback from clientele and services providers.	Month 4	25%
D-4	<b>Study Report</b> outlining Protocol and Procedures for Rapid Disbursement in Emergencies	Month 5	35%

### **For every child, you demonstrate.....**

UNICEF's core values of Commitment, Diversity and Integrity and core competencies in Communication, Working with People and Drive for Results.

UNICEF is committed to diversity and inclusion within its workforce, and encourages all candidates, irrespective of gender, race, sexual orientation, nationality, culture, appearance, socio-economic status, ability, age, religious and ethnic backgrounds to apply to become a part of the organization.

UNICEF has a zero-tolerance policy on conduct that is incompatible with the aims and objectives of the United Nations and UNICEF, including sexual exploitation and abuse, sexual harassment, abuse of authority and discrimination.

UNICEF also adheres to strict child safeguarding principles. All selected candidates will, therefore, undergo rigorous reference and background checks, and will be expected to adhere to these standards and principles.

### **Child Safeguarding**

<p>Is this project/assignment considered as "Elevated Risk Role" from a child safeguarding perspective?</p> <p><input type="checkbox"/> YES    <input checked="" type="checkbox"/> NO    If Yes, Check all that apply</p> <p>Direct contact role</p> <p><input type="checkbox"/> YES    <input checked="" type="checkbox"/> NO</p> <p>If yes, please indicate the number of hours/months of direct interpersonal contact with children, or work in their immediately physical proximity, with limited supervision by a more senior member of personnel:</p>
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**Child data role**

YES

NO

If yes, please indicate the number of hours/months of manipulating or transmitting personal-identifiable information of children (name, national ID, location data, photos):

More information is available in the Child Safeguarding SharePoint and Child Safeguarding FAQs and Updates

Payment of professional fees will be based on submission of agreed deliverables. UNICEF reserves the right to withhold payment in case the deliverables submitted are not up to the required standard or in case of delays in submitting the deliverables on the part of the consultant

Evaluation Criteria Candidates will be evaluated based on a cumulative methodology, i.e., the award of the contract will be made to the candidate whose offer has been evaluated and determined as:

1. Responsive/compliant/acceptable, and
2. Having received the highest score out of a pre-determined set of weighted technical and financial criteria specific to the solicitation.

Technical Component	Max 80 points
Economical component score	Max 20 points
Total Score	Max 100 Points

Only candidates obtaining a minimum of 55 points (of the total technical points) will be considered for the financial evaluation.

#### HOW TO APPLY

Individuals are invited to present a technical and a financial proposal that includes total cost and the timeline for completing the assignment.

The technical proposal should include

1. Curriculum vitae
2. The proposal should include details on how the consultant intends to conduct fieldwork in a timely manner.
3. Financial proposal and timeline for completing the assignment
4. Three contact references from previous work experience.

Consultant sourcing:

National

International

Both

Interested and suitable parties are invited to submit in separate emails their technical proposal and budget proposals to [jam-procurement@unicef.org](mailto:jam-procurement@unicef.org) on or before **23:59 Kingston Jamaica time, September 28, 2022.**

Prepared by:

Approved by: