

## Terms of Reference

### Individual Consultant

<b>Title</b>	National Consultant: Urban Sanitation Finance and Business Development Consultant
<b>Purpose</b>	To establish a suitable and an affordable financing scheme, and strengthen sanitation supply chain at Ashaiman, Ho and Tamale
<b>Location</b>	Accra, with extensive travel to Ashaiman, Ho and Tamale (Metropolitan/ Municipal / Assemblies (MMDAs)
<b>Duration</b>	11 months
<b>Expected Start Date</b>	June 2018
<b>Expected fee</b>	To be negotiated
<b>Reporting to</b>	WASH Specialist, Accra
<b>Budget Code/WBS No</b>	WBS/1620/A0/05/803/008
<b>Project output and activity</b>	Output 8.7, activity: 1.3.3 & 1.4.1

#### 1. Background

Water, sanitation and hygiene (WASH) are basic needs for human development. However, access to improved sanitation remains a major challenge in Ghana with basic sanitation coverage in urban areas at only 19% (WHO/UNICEF, 2017). To this effect, with financial assistance from the Government of Netherlands, UNICEF Ghana has been implementing an urban sanitation project since 2015 and is ending in December 2019. This project aims to address sanitation needs in three urban areas. The project is currently implemented in Ashaiman, Ho and Tamale metropolitan assemblies. Increasing accessibility and developing an urban sanitation model are two key objectives of the project.

The project made steady progress in its implementation particularly in generating demand for sanitation, developing sanitation technology options, capacity building of artisans,

development of business plans and project monitoring and evaluation. Demand generation activities have led to surge in demand for household toilets but conversion rate is much low. Only about 2000 households have completed construction whilst still there are more than 6000 households that have expressed or signed up for construction. This lag has been attributed to lack of access to affordable finance and gap in supply chain.

Preliminary work that has been done in setting supply chain and financing structures include drafting of frameworks/guides for sanitation marketing, establishing mutual savings and loan associations, operational strategy and guidelines for implementation of sanitation businesses and micro-finance institutions, result-based financing mechanisms and conditional cash transfer approach as a pro-poor/social support system. Full implementation of these activities requires access to appropriate financing options for either businesses or households. An approach to provide seed capital to selected Ghanaian banks to address this issue is in its final design stages.

## 2. Purpose of the Assignment

The development of the urban sanitation model/strategy is in progress and currently at data compilation stage. Therefore, purposes of the assignment are:

- a. To establish a suitable and an affordable financing scheme in the three urban areas to increase sanitation uptake by households and businesses.
- b. To strengthen supply chain and support business development

Experiences and learnings from the assignment will feed into strengthening financing and business development components of the urban sanitation model – which is expected to harmonize implementation of urban sanitation interventions in Ghana.

To drive this assignment, there is a need of support of an experienced financing and banking/investment expert with sanitation marketing expertise. Therefore, UNICEF Ghana seeks to recruit an **Urban Sanitation Financing and Business Consultant** to consolidate the gains made in demand generation.

### 3. Tasks to be completed

Sanitation Financing and Business Consultant will:

#### MAJOR DUTIES AND RESPONSIBILITIES

- Implementation of Sanitation Financing
  - Scoping and selecting a suitable Ghanaian Bank as the Sanitation Fund manager
  - Support establishment of sanitation revolving fund for access to households and businesses with selected Ghanaian Bank, Ghana
  - Support households and sanitation businesses to access funds channeled through the rural banks for building household toilets.
  - Support fund disbursement and intended utilization.
  - Support the municipalities to grow their Mutual Savings and Loans Associations (MSLAs) to develop and access funds.
  - Support in the development and expansion of urban sanitation financing schemes for households and businesses
- Support to sanitation businesses, CSOs and MMAs in Sanitation marketing.
  - Support sanitation marketing and strengthen sanitation supply chain for existing businesses in the three locations (between toilet supplier/manufacturing companies and businesses in each MMA to procure and distribute complete toilet facilities within each of the 3 MMAs (Facilitate supply chain).
  - Organize and support 14 sanitation businesses to develop and access funds.
  - Support and direct implementation of results based financing with sanitation businesses in collaboration with other UNICEF partners.
  - Support businesses to foster linkages with other stakeholders in the municipalities and metropolis.
- Support to the Municipal and Metropolitan Assemblies
  - Provide capacity building support to MMAs in sanitation financing schemes
  - Train MMA staff in sanitation financing structure and set up.
  - Support districts to strengthen Public Private Partnership mechanisms in each MMDA in collaboration with other UNICEF partners.

- Supporting Sanitation Businesses

- Support sanitation businesses in planning and management
- Manage the Results Based Financing Scheme for sanitation businesses (Strengthening financing and marketing element of those businesses that are driving results on ground.
- Support in the implementation of operational guidelines and principles
- Support businesses to develop materials and other essentials for a sanitation fair.
- Support businesses to effectively reach households with their products and services
- Support sanitation businesses to access finance
- Support latrine artisans' associations to develop in to a strong group with increased capacity to deliver services and products in the communities.

- Supporting Communities

- Support partner CSOs to effectively mobilize the communities to access sanitation financing
- Support partner CSOs to mobilize and develop the MSLA groups into viable entities to access and construct latrines

- M&E

Development of Monitoring and Evaluation Plan that serves as a road map for monitoring, evaluation and learning from project performance. The plan should guide and detail the following activities:

- Support in the area of data collection for sanitation financing
- Carry out periodic monitoring to ensure that sanitation financing is being operationalized in the field and achieving results.
- Support in the evaluation of the performance of sanitation businesses, financial institutions and informal financing groupings
- Gather sales data from the 14 supported businesses on a monthly basis
- Update and report on the progress of sanitation businesses, financial institutions and MSLAs.

#### 4. Deliverables and time frame for submission

The selected consultant is expected to submit a detailed activity plan on signing the contract, considering the timeframe. Any review of the timeframe should be discussed depending on work progress and unforeseen challenges. The consultant is expected to deliver the following within 11-month assignment.

Month/s	Deliverable/s
1	Draft guidelines on Mutual Savings and Loan Association (MSLA) are finalized and minimum of 2 MSLAs in each MMDA are functional.
2	Sanitation marketing tools and materials for promotion for a minimum of two sanitation business developed and implemented in each MMA – with focus on linking suppliers to households.
3	Sanitation revolving fund established with selected Ghanaian Bank, subject to approval from UNICEF HQ on the innovative financing approach.
4	Draft Result Based Financing (RBF) guideline finalized and fully operationalized for businesses and Financial Institutions in the three MMAs. A database to track loan disbursement by rural banks to businesses and households is operational.
5	Minimum of 3 sanitation businesses in each MMA developed under the project are financed and are operational.
6	Draft PPP business model development finalized and trained minimum of 10 MMDA officials in collaboration with other UNICEF partners.
7	LEAP beneficiaries' identification and disbursement mechanism for urban areas finalized and minimum of 10 beneficiaries in each MMDA supported.

<b>8</b>	Supported organizing (planning, preparation and the event) a sanitation fair in each MMDA by leading business and financing component.
<b>9</b>	Minimum of 1-2 businesses scoped for PPP-model and started operations.
<b>10</b>	Supported organizing one business/investment luncheon in collaboration with other UNICEF partners.
<b>11</b>	Eligible households and sanitation businesses who apply, are granted loans and build household toilets, ensuring smooth disbursement and intended use.
<p>In addition to these key monthly deliverables, the consultant is also expected to submit</p> <ol style="list-style-type: none"> <li>1. An updated monthly data on sanitation financing and business sales.</li> <li>2. Submit monthly 3-pages brief report along with key month-deliverable (11 monthly reports)</li> </ol>	

## **5. Supervision and reporting arrangement**

The consultant will report directly to the WASH Specialist (Knowledge Management), Accra, Ghana for administrative guidance. All technical discussion and consultation will be done with Urban WASH Specialist/Consultant.

Under the overall guidance of the Chief of WASH Section and team members, necessary input and guidance may be provided whenever required. The consultant will also interact with Municipal Resources Person in each MMAs, other members of the WASH team and M&E team of UNICEF as required.

## **6. Payment and Payment Schedule**

The Consultant will be paid after submission of key monthly deliverables outline under section 5, along with 3-pages monthly activity brief, and upon certification by the supervisor.

**Recourse:** UNICEF reserves the right to withhold all or a portion of payment if performance is unsatisfactory, if work/outputs is incomplete, not delivered or for failure to meet deadlines.

## **7. Timeframe**

The 11-month assignment is expected to start from 1 June 2018.

## **8. Official Travel Involved**

The Consultant will be based at UNICEF Office in Accra. However, the consultant is expected to travel extensively to three project municipalities - Ashiaman, Ho and Tamale and other areas when necessary. On an average, expected travel duration will be about 7 days/month to three project districts. DSA and transportation will be provided as per established UN standards.

## **9. Expected background and Experience**

- The applicant must be a Ghanaian with a minimum of Masters' Degree in Financing/Banking, Project Management, Development Studies or any other related field of study.
- Additional qualification in Business Administration (MBA)/Management may be an asset.
- Minimum of five years' work experience in financing/ business development/ sanitation marketing.
- Experience of working with Mutual Savings and Loan Association (MSLA), microfinance institutions and banks in Ghana is desirable.
- Additional experience in project management will be an asset in addition to the following:
  - Very good planning and organizational skills and strong drive for results
  - Ability to formulate strategies and concepts
  - Innovative and analytical skills
  - Effective coordination of skills, networking and influencing
  - Good communication and report writing skills

## **10. General Conditions: Procedures and Logistics**

- Location for the assignment includes Ashaiman, Ho and Tamale
- The consultant will be provided with the applicable UN DSA when travelling outside his/her regular duty station for work purposes.
- The consultant will be provided with UNICEF transport for field trips.
- The consultant should bring their own laptop.

## **11. Policy both parties should be aware of:**

- Under the consultancy agreement, a month is defined as 21 working days, and fees are prorated accordingly. Consultants are not paid for weekends or public holidays.
- Consultants are not entitled to payment of overtime. All remuneration must be within the contract agreement.
- No contract may commence unless the contract is signed by both UNICEF and the consultant or Contractor.
- No consultant may travel without a signed travel authorization prior to the commencement of the journey to the duty station.
- Consultants will not have supervisory responsibilities or authority on UNICEF budget.
- Consultant will be required to sign the Health statement for consultants/Individual contractor prior to taking up the assignment, and to document that they have appropriate health insurance, including Medical Evacuation.
- The consultant must complete upon arrival the form, 'Designation, change or revocation of beneficiary', at the HR Section.

### ***Application Procedure:***

Interested candidates who meet the minimum requirements should submit their application by 31<sup>st</sup> May 2018. Please indicate your ability, availability and daily/monthly rate (in Ghana Cedis) to undertake the assignment. Applications submitted without a daily/monthly rate will not be considered.



UNICEF is committed to diversity and inclusion within its workforce, and encourages qualified female and male candidates from all national, religious and ethnic backgrounds, including persons living with disabilities, to apply to become a part of our organization.

In addition to the CV/Resume, candidates should attach a two-page note on how he/she intends to effectively accomplish this assignment within time frame.