Request for Quotation (RFQ) for Services

Reference No.: [2020/MMR/RFQ/005]

RMG Wage Digitization and Financial Inclusion Expert

This is not an order
Dear Sir/Madam,

Subject: Request for Quotation (RFQ) for RMG Wage Digitization and Financial Inclusion Expert.

1. The United Nations Entity for Gender Equality and the Empowerment of Women (UN Women) is seeking quotation(s) for the procurement of RMG Wage Digitization and Financial Inclusion Expert as described in the Annex I to this request for quotation.

2. In order to prepare a responsive quotation, you must carefully review, and understand the contents of the following documents:
   a. This Invitation letter and Quotation Instruction Sheet (QIS)
   b. Terms of Reference (TOR) (Annex 1)
   c. Quotation Submission Form and Quotation Format (Annex 2)
   d. UN Women General Conditions of Contract (Annex 3)
   e. Voluntary Agreement (Annex 4)
   f. Model Form of Contract (Annex 5)
   g. Others [Please Specify]

3. Quotations submitted by email must be limited to a maximum of (10) MB, virus-free or corrupted contents to avoid rejection, and no more than (3) email transmissions.

4. A contract may be awarded to the supplier having submitted a quotation representing the best value for money, i.e. lowest-priced technically-compliant of the proposed offers.

5. The following aspects will be considered for the evaluation;
   i. Suitability of the approach and methodology including firm’s capacity to undertake the services.
   ii. Qualifications and experience of proposed staff/personnel.

6. It is UN Women’s intention to issue the contract as presented herein the RFQ documents. Therefore, offerors should ensure any due diligence regarding the legal review and ability to be compliant to all contract terms and conditions is undertaken prior to the submission of your quotation. Submission of a quotation will be confirmation of accepting UN Women contract included herein.
7. In the case two (2) quotations are evaluated and found to be the same ranking in terms of technical qualification and price, UN Women will award contract to the company that is either women-owned or has a majority women employed. This is in support of UN Women’s core mandate. In the case that both companies are women-owned or have a majority women employed, UN Women will request best and final offer from both suppliers and shall make a final comparison of the competing suppliers.

8. UN Women reserves the right to accept or reject any quotation, and to cancel the process and reject all quotations at any time prior to the award of contract without thereby incurring any liability to the suppliers or any obligation to inform the suppliers of the grounds for such action.

9. At any time prior to the deadline for the submission of quotations, UN Women may, for any reason, whether at its own initiative or in response to a clarification requested by a supplier, modify the RFQ by way of a written amendment. All suppliers that have received the RFQ shall be notified in writing of any such amendments. In order to offer suppliers reasonable time to take any such amendments into account in preparing their quotations, UN Women may, at its discretion, extend the deadline for the submission.

10. The Quotation Instruction Sheet (QIS) below provides the requisite information for the supplier as guide to respond to this request.
### QUOTATION INSTRUCTION SHEET (QIS)

<table>
<thead>
<tr>
<th>Instruction to Suppliers</th>
<th>Specific Requirements</th>
</tr>
</thead>
</table>
| **Deadline for Submission of Quotation** | Date and Time: June 8, 2020 11:59 PM  
Yangon, Myanmar (for local time reference, see [www.greenwichmeantime.com](http://www.greenwichmeantime.com))  
This is an absolute deadline, Quotation received after this date and time will be disqualified. |
| **Method of Submission**                  | ☐ Personal Delivery/ Courier mail/ Registered Mail  
☒ Electronic submission of Quotation |
| **Address for Quotation Submission**      | ☒ Electronic submission of Quotations: procurement.myanmar@unwomen.org  
Quotations should be submitted to the designated address by the date and time of the deadline given. |
| **Language of the Quotation**             | ☒ English  
☐ French  
☐ Spanish  
☐ Other (pls. specify) __________________________ |
| **Quotation Currencies**                  | USD |
| **Quotation Validity Period commencing after closing date of RFQ** | 60 days  
UN Women may exceptionally request vendor to extend quotation validity beyond the initial period indicated in the RFQ. Request will be communicated in writing. |
| **Payment Terms**                         | ☐100% upon completion and satisfactory receipt of service(s)  
☒ Others Upon satisfactory completion of the deliverables outlined in the TOR |
### Clarifications of solicitation documents

Requests for clarification may be submitted (#10) of day before the submission date.

If the clarification email is different from the submission email address, please do not submit any official quotes to the clarification email address. Doing so may invalidate your quote and UN Women will not be able to consider it.

Clarification requests of this RFQ shall include the following subject header format: “RFQ# Request for Clarification from Vendor Name”

Suppliers shall not communicate with any other UN personnel regarding this RFQ.

UN Women shall endeavor to provide responses to clarifications in an expeditious manner, but any delay in such response shall not cause an obligation on the part of UN Women to extend the deadline date, unless UN Women deems that such an extension is justified and necessary.

### Contact for requesting clarifications

E-mail address dedicated for

This purpose: procurement.myanmar@unwomen.org

Suppliers must not communicate with any other personnel of UN Women regarding this RFQ.

UN Women shall have no obligation to confirm receipt or response to query for any form of communication sent to an email other than the designated email address.

### Responses to clarification requests will be binding on all Suppliers and will be distributed via:

- [ ] Postal Mail
- [x] E-mail
- [ ] UN Women Website
- [ ] Other [pls. specify]

### Expected Delivery Date and Time.

Quotations can be rejected if the delivery date and time exceeds the stipulated date and time described in the TOR

- [ ] [indicate number] days from the issuance of the purchase order
- [x] As per Service Delivery Schedule attached

Time: 31 July 2020

Time Zone of Reference: Yangon, Myanmar
| Value Added Tax on Proceed Quotation | ☒ Must be inclusive of VAT and other applicable indirect taxes  
☐ Must be exclusive of VAT and other applicable indirect taxes |
|-------------------------------------|------------------------------------------------------------------|
| Evaluation Criteria                  | ☒ Technical responsiveness/Full compliance to minimum requirements under Annex I  
☐ Qualifications and experiences of proposed staff/personnel  
☒ Lowest price offer  
☒ Full acceptance of the PO/Contract General Terms and Conditions  
☒ Earliest Delivery / Shortest Lead Time  
☐ Others [pls. specify] |
| Type of Contract to be Signed        | ☐ Purchase Order  
☐ Long-Term Agreement  
☐ Professional Service Contract  
☒ Other Type/s of Contract [Model Institutional Service Contract] |

11. UN Women’s [vendor protest procedure](#) provides an opportunity for appeal to supplier(s) who believe that they were not treated fairly. This [link](#) provides further details regarding UN Women’s vendor protest procedures.

Suppliers, their subsidiaries, agents, intermediaries and principals must cooperate with the Office of Internal Oversight Services (OIOS) of the United Nations, UN Women Internal Audit and Investigations Group (IAIG) as well as with other investigations authorized by the Executive Director and with the UN Women Ethics Office as and when required. Such cooperation shall include, but not be limited to the following: access to all employees, representatives, agents and assignees of the supplier; as well as production of all documents requested, including financial records.

Failure to fully cooperate with investigations will be considered sufficient grounds to allow UN Women to repudiate and terminate the contract, and to debar and remove the supplier from UN Women’s list of registered suppliers.
12. UN Women implements a zero tolerance on fraud and other proscribed practices, and is committed to identifying and addressing all such acts and practices against UN Women, as well as third parties involved in UN Women activities. UN Women expects its suppliers to adhere to the UN Supplier Code of Conduct found in this link: http://www.un.org/depts/ptd/pdf/conduct_english.pdf.

13. This letter is not to be construed in any way as an offer to contract with your organization.

Yours sincerely,

(Ashton Rai)
Operation Manager
UN Women Myanmar
ANNEX 1

TERMS OF REFERENCE (TOR)

Rapid Assessment for Digital Wage Pilot for Modernizing Myanmar’s Garment Industry: An Emergency Response to Covid-19 and Beyond

<table>
<thead>
<tr>
<th>Post Title</th>
<th>RMG Wage Digitization and Financial Inclusion Expert</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type of Contract</td>
<td>Institutional Contract</td>
</tr>
<tr>
<td>Agency / Project Name</td>
<td>UN WOMEN Deputy Representative with matrix supervision from UN Capital Development Fund Regional Program Analyst and ILO Technical Specialist</td>
</tr>
<tr>
<td>Duty Station</td>
<td>Yangon, Myanmar</td>
</tr>
<tr>
<td>Post Level</td>
<td>International Consultant (research firm)</td>
</tr>
<tr>
<td>Language Required</td>
<td>English</td>
</tr>
<tr>
<td>Number of Days</td>
<td>45 days</td>
</tr>
<tr>
<td>Contract Period</td>
<td>08 June 2020 – 31 July 2020</td>
</tr>
</tbody>
</table>

Background and Purpose of the Study
The global ongoing Coronavirus (Covid-19) pandemic is disrupting the global garment supply chain and garment factories in Myanmar are severely affected. Anecdotal information collected indicates that some 25,000 workers, the majority of whom are women, have been laid off temporarily or permanently in the last two months. Factories employing another 40,000 workers have indicated their intention to lay off some workers or close their operations. This number is likely to fluctuate in the months to come, as orders from brands in Europe and elsewhere are cancelled and global production is rationalized as they face demand-side challenges.¹

In the absence of a functioning unemployment insurance scheme, different emergency response initiatives have been developed to address the needs of the Myanmar garment industry and workers.

- An emergency fund of 100 bil kyat (approx. US$ 72 mil) has been created by the Government of Myanmar prioritizing three sectors, including the garment sector, which, while targeting the local factories, aims to protect jobs and workers’ livelihoods.²³
- Another initiative, with the European Union at its helm, proposes to address the crisis in the industry by designing direct cash transfers to workers who have been laid off.

¹ Global fashion sales are expected to fall by up to 30 per cent in 2020. Source: https://www.theguardian.com/business/2020/apr/08/fashion-industry-reels-as-coronavirus-shuts-shops-and-cancels-orders
³ As of 29 April 2020, it appears that 41 garment factories billion employing 22,000 workers have applied to the governmental loan program for a total amount of MMK 18.3 billion.
– Other punctual and more modest initiatives are also attempting to transfer cash to garment workers in a limited number of factories.4

It has appeared abundantly clear that in wanting to respond rapidly to the needs of the garment workers, one of the critical hurdles encountered has been the incapacity of these initiatives to quickly, fairly and transparently reach garment workers, specially so if those have already been laid off. An overwhelming proportion of Myanmar garment workers do not use any financial services or own bank accounts. Myanmar garment workers receives their monthly wages at the factory and in cash, from the hands of their management representatives, one by one, in individual envelopes.

As indicated in a recent report, limited access to financial services and credit especially presents a big hurdle for Myanmar companies.5 In the current situation, there are no easy ways for the government or other donors to ensure that funds will reach workers and succeed in retaining jobs. There is no evidence that female workers will be able to participate in decision making at household level and the use of received funds to the best of family priorities.

This project named ‘Modernizing the Myanmar’s Garment Industry: An Emergency Response to Covid-19 and Beyond – Advancing Women’s Financial Inclusion and Worker’s Rights through Digital Payments, Financial Services and Sustainability-linked Financing’, a joint effort of UNCDF, ILO and UN WOMEN, in partnership with the sectoral employers’ organization, trade unions7 and financial service providers, aims to support the constant modernization of the Myanmar garment industry through the introduction of gender-responsive digital wage payment system. Not only will this contribute to modernize the Myanmar garment industry and respond to the current crisis, it will also ensure that garment workers receive regularly, fully and in a timely fashion, the wages they are owed, be their emergency cash transfer (as in the current situation) and, when the situation returns to normal, their regular monthly wages and other social entitlements. Particular attention will be given to the socio-economic needs and capabilities of female workers to ensure that they access, use and control their digital payments. Gender-responsive planning and implementation will mitigate risks of economic abuse and domestic violence.

This joint UNCDF, ILO and UN WOMEN project is meant to benefit the Myanmar garment industry in a long term and in sustainable manner, yet retains an element of rapid response in addressing the needs of the workers and local garment factories that will apply to receive emergency loans under the above mentioned government program.

The set-up of this Covid-19 rapid response digital wage payment system is therefore the first phase of a larger project proposal set out below to advance women’s financial inclusion and workers’ rights and build the competitiveness and sustainability of the garment industry in Myanmar. The overall project aims at advancing women’s financial inclusion and promote worker’s rights in the Myanmar garment industry while modernizing the industry by introducing and supporting the establishment of financial transparency and

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4 For example, as of 9 April, organizations such as Save the Children have already transferred cash to 445 garment workers from one factory located in Shwe Pyi Tar industrial zones. The workers of 3 other factories were to receive cash transfer in the coming days.
7 The 2016 Financial Institutions Law makes explicit the desire of the Myanmar authorities to modernize the payment system.
accountability system at workplace and realizing the “made-in-Myanmar” brand by leading towards a “race to the top” to increase the image, attractiveness, sustainability and competitiveness of the Myanmar garment sector.

The details of the planned stages, outcomes and the activities of both the initial rapid response and the overall project can be found in Appendix I.

UN Women and ILO is therefore seeking the services of the UN Capital Development Fund to conduct a rapid assessment for a digital wage pilot in Yangon, for a period of 60 days commencing in June 2020 per requirements set forth in this Terms of Reference (TOR). The purpose of the rapid assessment is inform how to best develop and test digital wage payment solutions in a pilot group of nationally-owned factories which have applied for the emergency loan funds from the Government while ensuring that solutions proposed are gender-responsive and in line with workers’ rights. Recommended criteria for choosing a pilot group of factories from this demographic group of factories will be included as an outcome of the assessment.

For this purpose an array of different stakeholders will be engaged in the assessment, including:

- Factory owners and human resources managers of nationally owned factories (that have applied or been granted emergency loan funds from the Government)
- Factory owners and human resources managers of foreign-owned or joint venture factories, both ones that have already implemented forms of digital wage payments or introduced bank accounts for workers in their factories and ones that have not yet done so.
- Workers in selected factories.
- Supervisors in selected factories.
- Civil society organizations working for women rights in the garment sector.
- Financial service providers (FSPs) and financial institutions (Wave Money, CB Bank, and others as needed).

**Duties and Responsibilities**

Under the supervision of the UN Women Deputy Representative with matrix supervision of the UNCDF Regional Program Analyst and ILO Technical Specialist the overall objective of this assignment is to carry out a rapid assessment to inform the design, implementation and management of a digital wage pilot in selected factories. In particular, the Rapid Assessment should shed light on status and viability of increasing access and usage of digital financial services for garment workers and its potential impact on their livelihoods and the potential benefits for garment factories to digitize payroll.

**Key areas to be investigated**

1) Analysis of current payroll systems and costs involved from the enterprise perspective. Research questions to address include:

- What are the reasons explaining the existing payment system in place in the factory? What are the perceived benefits and challenges associated to the current payment system?
• What are the current economic, financial and social environment of the enterprise, level of awareness and comprehension of digital wage payments, current payment platform and associated process and business model, current technology capability, knowledge and insights of current platform and digitized platform, experience and aspirations of as well as demographics (including disaggregation on gender where applicable) of enterprise?
• What are the key costs and financial elements (including non-financial costs such as loss in production time, etc.) associated with enterprises to pay their employees in cash and to move from cash to digital wage payments (such as investment in technology, capacity building, etc.)?
• What are the costs of non-compliance with labor and tax requirements (fine, financial compensation for staff in case of work accidents or sickness)?

2) Analysis of current perceptions of cash and digital payroll and assess readiness for digital wages from the enterprise and workers’ perspectives. Research questions to address include:

• What are the current perceptions of workers, particularly female workers, of current and future digital wage payments, including current awareness and comprehension, customer journey (including barriers and challenges), technology use and adoption, and financial and household decision-making? What are the workers’ current relationships with, and their awareness of, financial services, particularly digital financial services? Do workers, particularly female workers, understand their pay slips (if they get one)? What concerns do they have for the safety of their income, for example on leaving the factory on payday?

3) Analysis of financial services used by garment workers currently. Research questions to address include:

• What financial services are used by garment workers currently, particularly female workers?

4) Gender mainstreaming into all of the above-mentioned areas ensuring gender considerations and risk management to ensure these are considered and managed later on in the project implementation, particularly for digitizing payroll with clear analysis and concrete recommendations. Research questions to address include:

• What are the risks of gender-based violence in relation to introducing digital payments? How do workers, particularly female workers, use their received salary? Who takes the decisions at household level in how the earnings are used?
• What type of grievances do workers, particularly female workers, have in terms of their work safety and protection as female workers? Have they encountered bullying, harassment abuse during their work? How have they dealt with it? What measures to ensure safety and anonymity of responses? If workers disclose gender-based violence (GBV) what measures are put in place for the enumerators?
• What kind of support services do female workers have at factory level? What kind of referral pathway exist when work safety and protection is hampered?
• What are the existing challenges in terms of female workers protection and security? What are the referral pathways for GBV (economic violence (harassment, abuse), domestic violence? What support programs currently exist and what services are needed?

The specific objectives of the research are:

(1) Conduct a thorough clearly desk review of existing secondary research sources. This step of the assessment will focus on understanding the levels of current financial inclusion for enterprises and workers,
the country-specific regulatory environment including financial inclusion country level targets including best practices for wage digitization and use cases in Myanmar. The desk review will include an overview of past and existing research that highlight successes and failures of wage digitization in Myanmar, if any. This will include a review of country-level publicly available analysis of data (i.e. UNCDF’s Finscope and World Bank’s Findex) where relevant. This step will include agreements around definitions on enterprise sizes and categories for planning sample size and targeting and agreement on research questions. During the desk review a cost model for current payroll costs will be defined highlighting specific information needing to be collected from the interviews and cost exercise with garment enterprises. A draft methodology for the desk research and primary data collection should be provided before commencing to assess stakeholders and timeline needed to conduct the research.

(2) Draft an appropriate research methodology for primary data collection. This step will focus on developing a research methodology for the assessment that ensures appropriate and sufficient representation of its purpose, including the agreement on defined characteristics (workforce size, revenue, etc.) to choose the sample size of factory owners/senior manager and workers to ensure sufficient sample distribution and representation for the purpose and scope of the assessment. The research does not pursue statistical representation but aim for qualitative breadth with non-representative quantitative insights. The desk review with inform the research methodology to define enterprise and worker characteristics. Limitations on the recommended and final research methodology should be articulated. The methodolgy shall integrate an in-depth analysis of the gender situation. The information collection tools; whenever possible, the results should include data disaggregated by sex, in order to facilitate the identification of gender issues, inequality and key recommendations for improvement.

(3) Plan and conduct a Rapid Assessment by:

- Conducting KIIs with stakeholders. Results from the secondary research and desk review exercise will be used to inform and prioritize interviews with key stakeholders, including enterprise owners/executive teams, and financial service providers. These interviews will inform the knowledge and awareness of wage digitization and the current digitization environment. The interviews will provide details on use and awareness of stakeholders’ current payment environment, willingness and commitment to join digital payment platforms, anticipated and actual barriers and challenges as well as perception of risks and returns of moving from cash to digital wage payments. The interviews will assess current financial and social environment of each enterprise, level of awareness and comprehension of digital wage payments, current payment platform and associated process and business model, experience and aspirations as well as deepen the understanding of the demographics of the enterprises. The interviews also aim to understand the costs and savings associated with moving from cash to digital payments. Sample size and distribution across a set of characteristics will be determined once the research methodology and desk review are complete. The interviews will assess whether the enterprises are already using digital wage payments (partially or fully) and whether the size of the enterprises (in terms of size of their payroll), their geographical location or additional factors influence their use of digital wage payments and deepen the analysis on why the enterprises are not currently using digital wage payments. In order to substantiate the costs involved in payroll to inform a baseline to compare wage digitization payroll costs after pilot implementation the researcher will ask a few of the
interviewed factories to provide financial accounts to determine the associated costs of cash-based payrolls. Given the findings from the initial desk review and interviews first with other stakeholders, workers interview guides will be developed. The assessment will ensure that a sub-sample of enterprises are either headed by women or employing women in management positions.

- Conduct survey and focus group discussions with workers. This step aims to understand the employees’ perspective of current and future digital wage payments, including current awareness and comprehension, customer journey (including barriers and challenges), technology use and adoption and financial and household decision-making. The research methodology will include a survey with workers of the selected enterprises and focus group discussions with a subset of employees. First a non-representative survey among female and male workers at an agreed sample size of factories and workers will be undertaken to assess their level of financial inclusion, i.e. their use of financial services in formal financial institutions such as banks, microfinance institutions, financial cooperatives, savings groups and mobile money services; their savings behavior, their savviness and concerns about digital finance, digital payments and their level of acceptance for digital payments. The number of workers will be determined once the participating factories are selected. The data will be disaggregated by gender. After the completion of the worker survey, focus group discussions with will be conducted with an agreed number of workers across a range of enterprises aimed at deepening the understanding of workers’ behavior and practices. The interview guides will be created based on the analysis of the workers’ survey. The consultant should ensure that representatives from Workplace coordinating committee (WCC) and Basic Labor Organizations (BLO) in the selected factories are included both in survey and focus group discussions.

(4) Draft a Rapid Assessment study report, including an executive summary, analyzing the prevalence of cash wage payments and prevailing attitudes among stakeholders including employers and workers regarding digital payroll services is produced. The study will specifically understand the attitudes among nationally owned factories that have applied for emergency loan funding from the Government regarding digital payroll services. The study will inform the design of the digital wage payment solutions and aim to establish baselines, where possible, against which the impact of the introduction of digital wage payments will be measured. The study will further include recommended criteria for choosing the factories which will participate in the pilot group of digital wage payment implementation factories. The report should also include a comparative analysis of the costs model for current costs for the current cash payroll system against the digital payroll scheme, if such a comparison is possible.

- Specific deliverables will include:
  - Desk review report outlining bibliography of reviewed, key findings, key assumptions and hypotheses to be tested during the primary research.
  - Approved tools and instruments and list of interviewees for conducting the study. This will include focus group discussion guidelines, interviews scrips, list of key informants, focus group participants and survey recipients.
  - Summary report to including the qualitative and quantitative analysis including raw and clean data sets. The report should include recommendations of criteria for selecting the pilot group of factories for digital wage payments.
  - Final report detailing research results and insights, criteria for selections the pilot group of factories for digital wage payments, framework to guide the digital development and roadmap for next steps.
All types of guides and research tools used (in English and local language).

The study will follow international guidelines on gender mainstreaming from the United Nations Development Group, as well as be guided by Do No Harm principles.

**EXPECTED OUTPUTS AND DELIVERABLES:**

The study team will be expected to produce the following deliverables:

<table>
<thead>
<tr>
<th>Deliverables/ Outputs</th>
<th>Target Due Dates</th>
<th>Percentage from the total amount of the contract %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deliverable 1:</td>
<td>15/ 6/2020</td>
<td></td>
</tr>
<tr>
<td>Research Plan completed including the framework, methodologies (based on gender analysis) and timeline.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deliverable 2:</td>
<td>29/6/2020</td>
<td>25 %</td>
</tr>
<tr>
<td>Desk review report outlining bibliography reviewed, key findings, key assumptions and hypothesis to be tested during the primary research.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deliverable 2:</td>
<td>13/ 7/2020</td>
<td>25 %</td>
</tr>
<tr>
<td>Preliminary assessment report based on desk review and selected KII.s.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deliverable 3:</td>
<td>31/ 7/2020</td>
<td>50 %</td>
</tr>
<tr>
<td>Final report in English as well as executive summary detailing research qualitative and quantitative analysis, research results and insights, criteria for selection pilot group of companies, framework to guide the digital development and roadmap for next steps submitted and finalized based on review and approval. This will include approved tools and instruments and list of interviewees for conducting the study and raw and clean data sets. This will include focus group guidelines, interviews scripts, list of key informants and all type of research tools used.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**INSTITUTIONAL ARRANGEMENT:** The UN Women Deputy Representative, UNCDF Regional Program Analyst along with ILO Technical specialist are the focal points for the study and responsible for day-to-day questions and management of the study. The UN Women study team is expected to communicate with the study focal point as well as other relevant ILO and UNCDF colleagues (as often as required for clarification, any necessary updates and for consultation on any issues arising). The study team and selected applicants will be organizing weekly meeting to monitor the progress of the project, discuss any issues, questions, risks and provide guidance when needed.
TIME AND METHOD OF PAYMENT:

- Payment shall be provided upon satisfactory completion and acceptance of the deliverables outlined in the table above. Payment requests submitted by the consultant must be certified by the supervisor(s).
- Payments are to be made within 30 days from receipt of invoice and acceptance of the deliverables.
- For each payment a certification of payment needs to be signed and approved by the direct supervisor attached to it explaining the accomplishment of the tasks.

Duty Station: Key members of the consultancy to be based in Myanmar.

QUALIFICATIONS

The applicants shall include in their proposal a team of experts that combine a range of expertise and competencies in order to conduct the assignment in accordance to the best industry standards.

The sought profiles are described below. Please note: UN Women will look closely to see if proposed CVs match the requirements listed below.

Education:

Minimum Bachelor’s degree in International Management, Business Management, Economics, political science, sociology or similar fields.

Experience:

- A minimum of five years of experience in economic analysis or Socio-Economic analysis or country comprehensive analysis.
- Proven experience in producing coherent, clear analytical reports.
- Relevant experience in working with garment sector in Myanmar, financial institutions, digital payments systems or related fields.
- Relevant experience in working on Women’s Economic Empowerment and gender.
- Ability to draft reports in English, at a high-quality standard.

Language:

Fluency in both oral and written English is required.
Appendix I

Stage 1: (3 – 6 Months)

Outcome 1: Increase workers’ access to wages during Covid-19 emergency response:
A rapid and gender-responsive digital wage payment system will be rolled out as a pilot for a group of garment factories eligible and participating on the government Covid-19 response program. This system will function to ensure that Covid-19 emergency respond funds offered by the Government of Myanmar go to pay workers’ wages and are effective in retaining jobs. Digitizing wages will further lead to:

- increased operational efficiency for employers.
- increased access to formal financial services for workers.
- strengthened worker’s rights using digital records that enable transparent compliance with labor, social protection and taxation laws.
- Increased transparency towards closing the gender pay gap.
- Unintended impact on power dynamics and gender relations: Evidence from other countries show that digital wage payments may have an unintended risk of loss of perceived (partial) control of the earnings and increased level of gender-based violence. Risk managing measures during roll out will ensure that female workers are participating in the rapid assessments, the design, the planning, and implementation stages and that their needs and capabilities are considered. The gender-responsive digital wage system will in address undesired effects of increase in gender-based violence at household level ensuring female workers’ access, use and control over their earnings.

Main activities:

- Gender-sensitive rapid assessment with stakeholders (SSB and other government stakeholders, trade unions, garment workers Myanmar Garment Manufacturers Association and garment factory owners and employers). The rapid assessment will inform the recommended criteria to identify 5-10 Myanmar-owned garment factories benefiting from the government Covid-19 fund willing to switch to digital wage payments. The project aims to focus on garment factories located around the Yangon area for the assessment and rolling out pilot. The assessment will also interview senior management or owners of foreign-owned garment factories that has already introduced formal bank accounts for garment workers using ATM cards and installing ATMs on their premises to include lessons learned from both the enterprise and worker’s perspectives.
- Work closely with MGMA / employers at enterprise level to sensitize and gain buy in / interest on digitalization.
- Develop and test emergency digital wage payment solutions in the pilot group of 5-10 enterprises, in collaboration with digital financial service providers and consulting women workers to ensure that the digital wage payment solution is gender-responsive and that risk managing measures are in

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8 As of 29 April 2020, it appears that 41 garment factories billion employing 22,000 workers have applied to the governmental loan program for a total amount of MMK 18.3 billion.

9 CB Bank CB Pay program and Yoma Bank Wave Money program are among possible options.
place. This will include financial literacy education materials and training for participating factories and workers.10

- Generating evidence from pilot – After the introduction of digital wage payment solutions, an impact assessment will be conducted to assess the positive and negative impacts for workers and factories. The knowledge and evidence generated will be leveraged to prove the business case for digital wages and scale-up digital wages to more garment factories.
- Evidence is gathered, analyzed and disseminated from the pilot to highlight any gender pay gaps. Evidence gathered will also serve to highlight opportunities to close specific gender pay gaps.

Stage 2: (7 – 42 months)

Outcome 2: Increased financial inclusion through digital wages.

- Scale-up rights-based and gender-responsive digital wage payment solutions for the wider Myanmar garment industry (nationally and foreign-owned factories) 11 and develop and roll-out connected financial services. The project will work with financial service providers to ideate, test and roll-out a bundle of digital financial services for workers using human-centric design.
- Develop rights-based and gender-sensitive sustainability criteria for financing and access to financing. Sustainability-linked financing not only provides a new channel for capital to nationally owned factories, but also work as an incentive to improve worker’s rights and conditions, especially for women. The project aims at engaging garment factories to apply the Women’s Empowerment Principles (WEPs) to address gender equality and women empowerment in their factories addressing career development of female workers, fair work without discrimination, workers wellbeing, health and safety as parts of the sustainability criteria, linking loans to the recognition that garment factories have a stake in, and a responsibility for, gender equality and women’s empowerment. It also includes awareness raising on GBV in the workplace, codes of conducts based on survivor-centered approaches (confidentiality etc.).

Outcome 3: Support the development to G2P services

- In collaboration with the ILO-SSB existing project12, develop and test digital social security (G2P) payments in the garment sector. The introduction of a digital payment system will support the government of Myanmar and in particular the Myanmar Social Security Board, by ensuring that “government to person“ (G2P) transfers can be made directly and efficiently to members, when needed.

Outcome 4: Increased access of workers and managers to a comprehensive package of rights-based and gender-sensitive capacity development training products

- Rolling out rights-based and gender-sensitive training program for workers and their representatives as well as management in participating factories which would include social dialogue, health and

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10 Financial literacy curriculum and materials are readily available from ILO and UNCDF that can be updated to the context of Myanmar including topics on household financial planning, savings, insurance and gender-sensitive issues related to digital payments.
11 This will include financial literacy education materials and training for participating factories and workers. Financial literacy training will include modules on negotiating finances with family members and addressing power relations.
female worker’s representation in garment factories. With the view to increase sustainability of the results, a training of trainers approach will be used. The rollout of the trainings will be conducted in partnership with national stakeholders such as trade unions that will further strengthen capacity for these organizations in delivering trainings.

- For female workers, additional support will be provided such as peer sharing groups, identifying gender-based violence referral pathways and safe complaint mechanisms, options for further (leadership) training and career development.
- Using the evidence-base gathered on gender pay gaps, workers and managers are made aware of gender pay gaps and practical means to closing them.
ANNEX 2

QUOTATION SUBMISSION FORMS

INTENT TO RESPOND FORM

Solicitation no: 2020/MMR/RFQ/005
Title: RMG Wage Digitization and Financial Inclusion Expert
Deadline Date/Local time: June 8, 2020 11:59 PM, Yangon, Myanmar

Please complete (A), (B), or (C) and return to [insert email of procurement mailbox or practicioner and/or postal mailbox and/or fax number] by [insert deadline date/time/time zone].

| (A) We intend to submit our proposal by:___________ (date/time) | Company Name:__________________________ |
| Contact Name:__________________________ | Email:_______________________________ |
| Telephone:__________________________ | |

| (B) We may submit our proposal and will confirm our intent by:_______________ (date/time) | Company Name:__________________________ |
| Contact Name:__________________________ | Email:_______________________________ |
| Telephone:__________________________ | |
We do not intend to submit a proposal for the following reason(s):

- Our current workload does not permit us to take on additional work at this time
- We do not have the required expertise
- There is insufficient time to prepare a proper submission in response to this solicitation
- Our funds or other resources are insufficient to carry out the work required
- We choose not to participate due to a conflict of interest involving: ___________________
- Other (please specify): ___________________

Company Name: ______________________
Contact Name: ________________________
Email: ________________________________
Telephone: ____________________________

STATEMENT OF CONFIRMATION

[The supplier shall fill in this form with no alterations or substitutions to its format and content]

To: [insert UN Women Address, City, Country]  
Date: [insert date of Quotation Submission]

We, the undersigned, declare that:

(a) We (representatives of this company, inclusive of any associated legal representatives) have examined the minimum requirements, terms and clauses and have no reservations to the RFQ including all annexes;
(b) We agree to abide by this RFQ and in accordance with the UN Women General Conditions of Contract (Annex 4) and will not request any changes to the existing terms, conditions and clauses;
(c) We offer to supply in conformity with the RFQ, the following [Title of Services] and undertake, if our offer is accepted, to commence and complete delivery of all services specified in the contract within the time frame stipulated.
(d) We offer to execute the services for the sum as may be ascertained in accordance with the quotation submitted and with the instructions under the Quotation Instruction Sheet;
(e) Our offer shall be valid for a period of [____] days from the date fixed for opening the RFQ, and it shall remain binding upon us and may be accepted at any time before the expiration of that period;
(f) We understand that UN Women is not bound to accept the lowest evaluated quotation or any other quotation that you may receive.
**Technical Information**

**Section A: Expertise and Capability of Supplier**

1.1 The organization

- **Background:** Provide a brief account of the organization, including the year and country of incorporation, types of activities undertaken, and approximate annual billings.
- **Outline General Organizational Capability which is likely to affect implementation (i.e. size of the organization, strength of project management support e.g. project management controls, global networking, financial stability).**
- **Financial capacity:** Include latest Audited Financial Statement duly certified by a public accountant [Request for financial statement should depend on the nature/complexity of the service, as per TOR]
- **Provide certificate(s) for any accreditation of processes, policy (e.g. ISO).**
- **Include a description of your present and ongoing contracts that have a direct relationship to this requirement. Include relevant collaborative efforts your organization may have participated in.**

1.2 Adverse judgments or awards

- The supplier is in sound financial condition with no financial concerns, such as negative net worth, bankruptcy proceedings, insolvency, receivership, major litigation, liens, judgments or bad credit or payment;
- The supplier has not declared bankruptcy, are not involved in bankruptcy or receivership proceedings, and there is no judgment or pending legal action against them that could impair their operations in the foreseeable future.
1.3 Subcontracting and partnerships

- Explain reasons for, scope and rationale for any subcontracting. Include relevant contact information and experience for all subcontractors. The role of the Supplier as well as that of any sub-contractors shall be clear and unequivocal.
- Explain any partnerships that are planned for the implementation of this project. The role of each entity shall be clear. Information on past collaborative experience should be included.

1.4 Relevance of Specialized Knowledge and Experience on Similar Projects

- Provide details of specialized knowledge to be utilized for this RFQ as well as recent relevant experiences on projects of a similar nature and/or with other UN organizations.
- References and/or samples of work must be provided upon request.

Section B: Proposed Work Plan and Approach

2.1 Analysis approach, methodology

- Provide a description of the Supplier’s approach, methodology, and timeline for how the organization will achieve the Terms of Reference (TOR) of the project while meeting or exceeding the stipulations of the TOR.
- Explain your organization’s understanding of UN Women’s needs for the services or works.
- Describe how your organization will adhere to UN Women’s procurement principles in acquiring services on behalf of UN Women. UN Women’s general procurement principles:
  a) Best Value for money
  b) Fairness, integrity and transparency
  c) Effective competition
  d) The best interests of UN Women

Section C: Resource Plan, Key Personnel

3.1 Composition of the team proposed to provide, and the work tasks (including supervisory)

Describe the availability of resources in terms of personnel and facilities needed for this RFQ. Describe the structure of the team which you would propose to provide, and the work tasks (including supervisory) which would be assigned to each.

3.2 Gender profile

- Supplier is strongly encouraged to include information regarding the percentage of women employed in Supplier’s organization, women in leadership positions, and percentage of women shareholders.
- Note: this will not be a factor in the evaluation criteria unless where there are two identical quotations (i.e. exact total points in the case of cumulative evaluation methodology and/or same price in the case of most technically compliant/acceptable quotation) UN Women will award the contract to the organization owned by women by 50% or more, in support of UN Women’s core mandate.

Provide Curriculum vitae of the proposed team that will be involved either full time or part time (if applicable or as per the TOR)

Highlight the relevant academic qualifications, specialized trainings and pertinent work experience.
No substitution of key personnel will be tolerated once the contract has been awarded except in extreme circumstances and with the approval of the UN Women. If substitution is unavoidable it will be with a person who, in the opinion of the UN Women, is at least as experienced as the person being replaced. No increase in costs will be considered as a result of any substitution.

Sample CV template: [Adjust according to needs]

CV’s may follow the below sample template and should include as a minimum biographical data, education/degree and relevant employment record.

<table>
<thead>
<tr>
<th>Name:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Position for this Assignment:</td>
</tr>
<tr>
<td>Nationality:</td>
</tr>
<tr>
<td>Language Skills:</td>
</tr>
<tr>
<td>Educational and other Qualifications</td>
</tr>
</tbody>
</table>

Employment Record: [Insert details of as many other appropriate records as necessary]

From [Year]: ___________ To [Year]: ___________

Employer: _______________________________

Positions held: ___________________________

Relevant Experience (From most recent; Among the assignments in which the staff has been involved, indicate the following information for those assignments that best illustrate staff capability to handle the tasks listed under the TOR) [Insert details of as many other appropriate assignments as necessary]

<table>
<thead>
<tr>
<th>Period: From - To</th>
<th>Name of project/organization:</th>
<th>Job Title, main project features, and Activities undertaken</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

References (minimum 3) (Name/Title/Organization/Contact Information – Phone; Email)

Financial Quotation
The components comprising the total price must provide sufficient detail to allow UN Women to determine compliance of quotation with requirements as per TOR of this RFQ. The supplier shall include a complete breakdown of the cost elements associated with each line item and those costs associated with any proposed subcontract/sub-awards (separate breakdown) for the duration of the contract. Provide separate figures for each functional grouping or category.

Estimates for cost-reimbursable items, if any, such as travel, and out of pocket expenses should be listed separately.

In case of an equipment component to the service provided, the Financial Quotation should include figures for both purchase and lease/rent options. UN Women reserves the option to either lease/rent or purchase outright the equipment through the contractor.

All prices/rates quoted must be exclusive of all taxes, since the United Nations, including its subsidiary organs, is exempt from taxes as detailed in Clause 18 of the UN Women General Conditions of Contract.

A. Cost Breakdown per Deliverables

<table>
<thead>
<tr>
<th>Deliverables</th>
<th>Percentage of Total Price</th>
<th>Price (Lump Sum, All Inclusive)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Deliverable 1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Research Plan completed including the framework, methodologies (based on gender analysis) and timeline</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2 Deliverable 2</td>
<td>25%</td>
<td></td>
</tr>
<tr>
<td>Desk review report outlining bibliography reviewed, key findings, key assumptions and hypothesis to be tested during the primary research.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3 Deliverable 3</td>
<td>25%</td>
<td></td>
</tr>
<tr>
<td>Preliminary assessment report based on desk review and selected KIIs.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4 Deliverable 4</td>
<td>50%</td>
<td></td>
</tr>
<tr>
<td>Final report in English as well as executive summary detailing research qualitative and quantitative analysis, research results and insights, criteria for selection pilot group of companies, framework to guide the digital development and roadmap for next steps submitted and finalized based on review and approval. This will include approved tools and</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
instruments and list of interviewees for conducting the study and raw and clean data sets. This will include focus group guidelines, interviews scripts, list of key informants and all type of research tools used

| Total   | 100% | USD ...... |

End of Annex 2

ANNEX 3

UN WOMEN GENERAL CONDITIONS OF CONTRACT

The GCs can be accessed by supplier from UN W website (http://www.unwomen.org/en/about-us/procurement) or directly by clicking on the below link:

[Select applicable link and delete the others]

GCCs for Services

http://www.unwomen.org/~media/commoncontent/procurement/unwomen-generalconditionsofcontract-services-en.pdf
ANNEX 4

VOLUNTARY AGREEMENT TO PROMOTE GENDER EQUALITY

Voluntary Agreement to Promote Gender Equality and Women’s Empowerment

Between

_________________________________(Name of the Contractor)

And

The United Nations Entity for Gender Equality and the Empowerment of Women

The United Nations Entity for Gender Equality and the Empowerment of Women, a composite entity of the United Nations established by the United Nations General Assembly by its resolution 64/289 of 2 July 2010 (hereinafter referred to as “UN Women”) strongly encourages (_________________________________) (hereinafter referred to as the “Contractor”) to partake in achieving the following objectives:

☐ Acknowledge values & principles of gender equality (http://www.unwomen.org/en/about-us/guiding-documents) and women’s empowerment (http://weprinciples.org/Site/PrincipleOverview/);

☐ Provide information and statistical data (that relates to policies and initiatives that promote gender equality and women empowerment), upon request;

☐ Participate in dialogue with UN Women to promote gender equality and women’s empowerment in their location, industry and organization;

☐ Establish high-level corporate leadership for gender equality;

☐ Treat women and men fairly at work and respect and support human rights and nondiscrimination, including through equal pay policies;

☐ Ensure health, safety and wellbeing of all women and men workers;

☐ Promote education, training and professional development for women;

☐ Hold gender-specific trainings or courses for staff;
☐ Implement enterprise development, supply chain and marketing practices that empower women;
☐ Promote equality through community initiatives and advocacy;
☐ Measure and publicly report on progress to achieve gender equality.

On behalf of the Contractor: ______________________________

Name, Title: ______________________________, ______________________

Address: ___________________________________________________________________

Signature: ______________________________

Date: ______/_______/_______

DD       MM       YYYY

ANNEX 5

MODEL FORM OF CONTRACT

Model Institutional Service Contract - Under 30,000 Value