Terms of Reference and Request for Proposal

Research Analyst Consultant: Feasibility Study for Piloting Graduation Programs to Promote Financial Inclusion Amongst Affected Communities in Lebanon

I. Introduction and Broader Project Context

In January 2017, the World Bank Group launched a project to conduct analytical work examining the role of financial services to manage the Syrian refugee crisis in Lebanon. The project is financed by the State and Peace-Building Fund, the World Bank’s largest, multi-donor trust fund designed to finance innovative approaches to development solutions in regions affected by fragility, conflict, and violence (FCV). The development objective is to enhance the knowledge of policymakers on the role of financial services to manage economic instability in Lebanon caused by the Syrian refugee crisis. Activities are set to improve the capacity of policymakers (national and local authorities), market players (financial service providers, telecommunications companies), and regulators to make informed and evidence-based programming decisions. The project consists of the following five activities:

1. Framing paper providing analysis of international evidence and lessons in leveraging financial services in crisis contexts.

2. Demand-side assessment of access and usage of financial services amongst vulnerable communities.

3. Diagnostic on piloting livelihood programs linked to financial inclusion interventions in Lebanon.

4. Assessment of the legal/regulatory framework and institutional setup in Lebanon for emergency cash transfers. Particular attention will be placed on innovative linkages between cash transfers and financial services – for example digital transfers to transaction accounts, remote agent network development, and linkages to microinsurance and savings products.

5. A learning event targeting senior policymakers and financial sector actors in Arab States.

Trickle Up (www.trickleup.org), an NGO based in New York, has been selected to lead the implementation of a feasibility study to analyze the possibility of developing programs to promote livelihoods and financial inclusion for displaced Syrian refugee populations and vulnerable local communities in Lebanon. Specifically, Trickle Up will assess the viability of piloting the Graduation Approach, a sequenced and time-bound intervention that aims to help people living in extreme poverty build resilience and engage in sustainable livelihoods, within the targeted host communities in an effort to address the economic and social challenges faced by these marginalized populations. Trickle Up will implement the following three-pronged technical approach in order to produce the study:

1) Desk Research – In advance of its field mission, Trickle Up, in collaboration with a Research Analyst consultant, will conduct preliminary desk research on the sectoral and regulatory context of implementing livelihood programming with both refugees and vulnerable host country populations in Lebanon.

2) Key Stakeholder Interviews – During a one- to two-week field mission to Lebanon, Trickle Up, alongside the World Bank Group, UNHCR, and other local resources, will conduct individual interviews with key informants, including relevant stakeholders from the NGO sector,
humanitarian agencies, national authorities, civil society actors, donors, and financial sector actors.

3) **Analysis and Reporting: Feasibility Study** – Upon return from the field mission, Trickle Up will conduct a comprehensive analysis of findings from the Desk Research and Key Stakeholder Interviews to inform the Feasibility Study.

II. **Activity Description – Desk Research for Feasibility Study**

Trickle Up is soliciting a Research Analyst Consultant to lead the desk research related to the feasibility study. Specifically, Trickle Up seeks a consultant with local knowledge and sectoral expertise to conduct preliminary desk research on the sectoral and regulatory context of implementing livelihood programming with both refugees and vulnerable host country populations in Lebanon. The desk research will draw on publicly available reports and will be used to help prepare the Trickle Up team for its mission in Lebanon by outlining the existing context, highlighting gaps in knowledge and resources, and identifying key stakeholders with whom Trickle Up will interact during its mission. Specifically, the desk research will touch on the following content areas:

- **Problematique and Sectoral Context** – This portion of the desk research will outline the existing policy framework of refugee populations in Lebanon, explore their pursuit of economic opportunities and the challenges they face, particularly in communities that are substantially affected by the Syrian refugee crisis. The research will also provide analytical and market information on the economic impact of regional instability in Lebanon. Key information should be drawn from documentation and other resources from UNHCR Lebanon, World Bank, Danish Refugee Council, International Rescue Committee, the Lebanon National Poverty Targeting Program, and others. Key gaps in information should clearly highlighted, to be addressed during Trickle Up’s field mission.

- **Participant Segmentation** – The consultant will work closely with Trickle Up and CGAP to explore and understand the different refugee and local populations who may benefit most from a Graduation intervention. Age, gender, nationality, socioeconomic status, and vulnerability should be considered during this analysis. Data from UNHCR’s refugee databases will be made available to the consultant.

- **Mapping of existing livelihoods programs linked to financial inclusion objectives in Lebanon** - Desk research will also be used to provide an overview of ongoing livelihood support programs run by NGOs, humanitarian agencies, national authorities, civil society, donors, and financial sector actors. The consultant should use this research to reach out directly to key stakeholders in the region and identify priority individuals and organizations with whom Trickle Up will conduct key stakeholder interviews during its mission to Lebanon.

- **Legal and Regulatory Analysis** – In advance of the Lebanon mission, desk research should be conducted to better understand the legal and regulatory challenges associated with implementing the Graduation Approach in Lebanon. Specifically, the consultant will be responsible for clearly identifying the laws and regulations that will impact the implementation of the Graduation Approach in Lebanon, and highlight key issues that must be considered. Key resources that will be leveraged include the Lebanon Crisis Response Plan issued in January 2017,
accompanying policies issued by the General Secretary, and other resources made available by UNHCR.

III. Deliverables, Proposed Schedule, and Level of Effort (LOE)

Working alongside Trickle Up, the consultant will be responsible for the following deliverables.

1) **Desk Research Report** – The desk research report should include an overview of the key content areas outlined in this ToR, including sectoral context, participant segmentation, mapping of existing livelihoods programs, and legal and regulatory analysis. It should clearly highlight gaps in the existing research and resources, and should include suggested research questions and key informants to be addressed during the field mission.

   Due Date (Anticipated): April 7, 2017
   LOE (Approximate): 6 days

2) **Feasibility Study Review** – The consultant will be responsible for drafting key sections of the feasibility related to the desk research review, including the problematique and sectoral context, participant segmentation, mapping of existing livelihoods programs, and legal and regulatory analysis. In addition, the consultant will review the draft feasibility study produced by Trickle Up, and conduct additional research, as necessary, to fill in any gaps identified during the field mission.

   Due Date (Anticipated): May 19, 2017
   LOE (Approximate): 4 days

The consultancy is expected to take place between March 20, 2017 and May 31, 2016. The estimated total LOE is 10 days, including initial desk research and the feasibility study review.

IV. Necessary Skills and Experience

Trickle Up seeks a qualified research analyst with experience in researching, designing, and implementing livelihood support programming and financial inclusion in the MENA region. Ideally the consultant will have specific local experience working in Lebanon and with the Syrian refugee population. Fluency in Arabic and familiarity with the Graduation Approach is strongly preferred.

V. Next Steps

Qualified consultants are invited to provide the following information to Alexi Taylor-Grosman, Program Director, Technical Assistance, Trickle Up, at ataylor-grosman@trickleup.org by March 24, 2017. All expressions of interest will be reviewed on a rolling basis.

- CV that highlights capacity and experience
- Technical description
- Financial offer
- Availability
- References