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TERMS OF REFERENCE (TOR)

Position title:	Consultant – Micro Finance
Project:	Living with Change - Resilient Mangroves, Fisheries and People of Fiji and PNG Project
Reports to:	Project Manager -
Location:	Fiji (Ba Province—Tavua, Nailaga and Nacula Districts)
Duration:	10 contract days (November 2019 – February 2020)

PROJECT OVERVIEW

Fiji, as a small island developing state, is amongst the vulnerable countries being adversely impacted by climate change as recognized under Articles 4.4 and 4.8 of the United Nations Framework Convention on Climate Change¹. The Intergovernmental Panel on Climate Change (IPCC) Working Group II Fifth Assessment Report² reconfirms the high level of vulnerability of small islands to multiple climate stressors. Remote Island and rural village locales not only pose geographical challenges but also add to the high cost of adaptation measures. Moreover, **poor governance and ineffective resource management strategies contribute to increased vulnerability of rural communities to impacts of climate change.**

To address this problem, WWF Pacific Programme Office is undertaking a project titled 'Living with Change: Resilient Mangroves, Fisheries and People of Fiji and PNG'. The goal of this project is to reduce vulnerability and increase resilience from the impacts of climate change by enhancing the livelihoods of the communities.

The Ba Province is Fiji's second largest province covering an area of 2,634 km². With a population of 231,762, it is Fiji's most populated, accounting for a quarter of the national population. The province is located in the north-western section Viti Levu, the largest island of the Fiji archipelago and includes 21 districts, 16 on the mainland and 5 outlying maritime island districts. The main industries within the province include logging, agriculture, fisheries, sugar cane production and processing, mining and tourism. The bulk of the population is living in the low-lying floodplains of the Ba river and thus is at risk of periodic flooding.

¹ United Nations, 1992. United Nations Framework Convention on Climate Change

² Intergovernmental Panel on Climate Change, 2014. Climate Change 2014:Impacts, Adaptation and Vulnerability

The three districts selected for project interventions in the Ba area are Tavua, Nailaga and Nacula which are all prone to riverbank and coastal erosion. The coastal communities for the districts of Tavua and Nailaga are located near the mouth of the Ba River and experience from periodic flooding and riverbank erosion.

Nacula District on the other hand is a maritime island district, which is part of the Yasawa Group of islands and is located on the northwest of the Ba River mouth. Seven villages scattered on three neighboring islets are at risk of coastal erosion, salt water intrusion and water scarcity.

Nailaga contains 9 villages with a population of 2,151, Tavua consists of six villages with a population of 3,004, whilst Nacula has seven villages and a population of 1,522. The total target group will be these twenty-two villages, with a collective population of 6,677.

Although inhabitants of Ba Province do not differentiate as a separate ethnic group from the rest of the indigenous Fijian population retain a specific Ba dialect.

Nacula is a maritime island district and the communities predominately depend on fishing as a main source of income. Fish and seafood commodities are often sold to nearby hotels or taken for sale on the mainland. Agriculture is predominately for subsistence consumption. Some members of the community are also employed by hotels on or on nearby islands.

The mainland districts of Nailaga and Tavua due to close proximity to major urban centers have access to paid employment opportunities. Dependence on fisheries as an income source is less pronounced, roughly a quarter of the community are actively involved in fisheries as a primary income source. The rest of community members tend to generate income from agriculture either through traditional crop production or from sugar cane. All members of the communities within this district even if not earning income directly from fisheries still depend on it as a primary source of food.

The ratio for male to females is 1:1. Women in Fiji although active in fisheries tend to focus effort within the mangroves and intertidal zones for fishing and collecting invertebrates. They will play a critical role in the activities related to mangrove management. Women in these communities have their own committees and are represented at village and district meetings in the form of a representative where women specific issues and concerns can be raised for discussion and action. WWF will work closely with both the village and district committees to strengthen their capacity to work with provincial and national agencies to ensure they sustain activities beyond the life cycle of the project.

Community microfinance initiatives have been established in the target communities that WWF had been working in over the years. There is an opportunity to demonstrate climate smart microfinance examples and review guidelines that can be streamlined, demonstrated and applied.

The intention of this activity is to generate lessons on the climate change impacts sustained by micro-business and capture their coping strategies. Capturing these lessons can then feed into discussions and planning on how microfinance recipients need to consider climate change impacts on business by climate extremes and disasters.

PURPOSE, USE, OBJECTIVES, AND SCOPE OF THE CONSULTANCY

The consultant in collaboration with WWF-Pacific and South Pacific Business Development to:

1. Demonstrate climate smart micro-finance examples and develop guidelines which can be streamlined into existing microfinance processes and guidelines.
2. Generate and capture lessons on the climate change impacts sustained by micro-businesses and capture their coping strategies

Specific Task will be to:-

1. Undertake preliminary assessment of micro-finance initiatives in the three districts of Nacula, Nailaga and Tavua and map out those that are most vulnerable to climate hazards such as droughts, cyclones, flooding, sea-level rise, etc.
2. Provide guidelines on how to climate proof these micro-finance initiatives based on their specific vulnerability.
3. Identify 3 community micro-finance initiatives, in the three targeted districts and apply these climate proof guidelines as case studies and capture lessons learnt.

1. Time-frame

- The consultancy work is expected to begin from November 2019 to the production of the final report that is expected to be submitted by end of February, 2020.

2. Profile: Required Qualifications, Skills and Competencies

- Relevant experience and skills in Climate change vulnerability assessment, and community based microfinance initiatives ;
- Familiar with work in conducting economic and social evaluation assessments;
- Cross-disciplinary and cross-cultural project management and communication;
- Demonstrated excellent planning, research, data analysis, communications and writing skills;
- Strong ability to plan and organize work plans and field schedules;
- Have a demonstrated evidence in working with the communities in the past;
- Work within agreed timelines & schedules;
- Adheres to WWF's values, which are: Knowledgeable, Optimistic, Determined and Engaging.