

## TERMS OF REFERENCE

### TON: Women Entrepreneurs Leveraging Innovative Finance in Tonga (WE-LIFT) Project

#### Position: Safeguards Officer (National)

#### I. Project Background

1. Tonga's small, climate-vulnerable economy offers limited and uneven opportunities for entrepreneurship, particularly for women. Although women comprise a significant share of the private sector, they remain largely excluded from formal finance and tailored support services. Structural barriers—including rigid collateral requirements, restricted land ownership rights, and the absence of gender-responsive financial products—continue to constrain women's access to credit. While short-term, high-cost microfinance can provide temporary relief, it often reinforces cycles of debt rather than enabling sustainable business growth. Government initiatives have attempted to address financing gaps, but these efforts frequently lack effective targeting, coordination, and integration with business development services (BDS), resulting in financial dependency rather than long-term financial empowerment. The broader BDS ecosystem remains weak, fragmented, under-resourced, and largely unresponsive to women's distinct needs, including unpaid care responsibilities, sector-specific risks, and differing stages of enterprise development. These challenges are compounded by the absence of robust sex-disaggregated data and market analytics, which obscures the economic contributions and financing needs of women entrepreneurs and limits evidence-based policy making and investment decisions.

2. In response, the Asian Development Bank (ADB), in collaboration with the Government of Tonga, has designed the proposed Women Entrepreneurs Leveraging Innovative Finance in Tonga (We-LIFT) project. The project is financed through an Asian Development Fund grant under the Sustainable Development Goal 5: Transformative Gender Agenda thematic window and is structured using a financial intermediation modality. The We-LIFT project aims to accelerate women entrepreneurs' access to finance and strengthen their entrepreneurial and financial capabilities by: (i) establishing Tonga's first risk-sharing facility to ease collateral constraints and unlock bank lending to women entrepreneurs through partial credit guarantees; (ii) introducing an enablement fund that provides grants to improve the bankability of informal micro and small enterprises; and (iii) delivering tailored BDS through a proposed business advisory hub, designed to align with the daily realities of women entrepreneurs and strengthen their financial, digital, and business management skills. In parallel, the project will strengthen sex-disaggregated data systems to inform the development of inclusive financial products, targeted support services, and policies that advance gender-responsive private sector development in Tonga. The Ministry of Finance (MOF) will serve as the executing agency, while the Ministry of Trade and Economic Development (MTED) will act as the implementing agency, working closely with the National Reserve Bank of Tonga (NRBT), partner financial institutions (PFIs), and other key stakeholders.

3. Given this context, the Government of Tonga, in collaboration with ADB, is seeking the services of a Safeguards Officer to support the project's safeguard requirements.

## **II. Purpose of the Assignment**

4. The Safeguards Officer will provide dedicated safeguards and climate risk management support to the We-LIFT Project. The Officer will ensure that all project activities, subprojects, and transactions comply with ADB's Safeguard Policy Statement (2009), the project's Environmental and Social Management System (ESMS), and relevant national environmental, social, and climate-related regulations. The Officer will facilitate the integration of environmental, social, and climate considerations across relevant project components, promote climate-resilient practices, and support project stakeholders in implementing robust safeguards and grievance redress mechanisms to minimize risks and enhance sustainability.

## **III. Scope of Work**

5. Under the supervision of the Project Manager and in close cooperation with the Facility Manager, NRBT, PFIs, and MTED, the Safeguards Officer will manage environmental and social safeguards, climate risk screening, monitoring, and reporting throughout the project lifecycle. This includes overseeing the implementation of the project's ESMS, conducting safeguards and climate risk screening for relevant project activities and subprojects, performing climate risk categorization, and supporting the incorporation of climate-resilient design, adaptation, and mitigation measures. The Officer will support PFIs and sub-borrowers in preparing safeguards and climate-related due diligence documentation, including risk assessments, management plans, and corrective action plans, ensuring compliance with ADB and national regulations. Responsibilities also include monitoring the implementation of mitigation and adaptation measures, conducting compliance verification for activities under the RSF, identifying emerging risks, and recommending corrective or preventive actions. The Officer will establish and operationalize the project's grievance redress mechanism, maintain comprehensive safeguards and climate monitoring records, prepare inputs for quarterly, midterm, and annual progress reports, and coordinate with PMU staff, consultants, and relevant agencies to ensure consistent safeguards application. Additionally, the Safeguards Officer will provide training and capacity-building support to PMU staff, MTED, PFIs, and implementing partners to strengthen safeguards compliance, ESMS implementation, and climate risk management, and perform any other related tasks necessary to support effective and compliant project implementation.

## **IV. Detailed Tasks**

6. The Officer will be responsible for the effective implementation of the project's ESMS and will ensure that safeguard requirements are integrated/accounted for across relevant project components. Key responsibilities include:

- (i) Ensure all project activities, subprojects, and transactions comply with ADB's Safeguard Policy Statement (2009), the project ESMS, and relevant national environmental, social, and climate-related regulations.
- (ii) Implement and oversee the ESMS, ensuring environmental, social, and climate safeguards are integrated across all project components and institutional processes.
- (iii) Conduct safeguards and climate risk screening for all project activities and subprojects to identify vulnerabilities and determine appropriate mitigation or adaptation measures.
- (iv) Undertake climate risk categorization and support the incorporation of climate-resilient design, adaptation, and mitigation measures in project and subproject implementation.

- (v) Support PFIs and sub-borrowers in preparing safeguards and climate-related due diligence documentation, including risk assessments, management plans, and corrective action plans as required.
- (vi) Monitor implementation of agreed environmental, social, and climate-related mitigation and adaptation measures and document compliance systematically.
- (vii) Conduct safeguards and climate due diligence and compliance verification for activities under the RSF to ensure eligibility and adequate risk mitigation.
- (viii) Identify emerging environmental, social, and climate-related risks during implementation and recommend appropriate mitigation, adaptation, or corrective measures.
- (ix) Establish, operationalize, and monitor the project's GRM, ensuring all grievances are recorded, addressed, and resolved promptly.
- (x) Work closely with the Facility Manager, PMU staff, PFIs, MTED, and relevant government agencies to ensure consistent application of safeguards and climate risk management procedures.
- (xi) Maintain complete and up-to-date records of safeguards screening, climate risk assessments, monitoring data, due diligence documentation, and compliance evidence for audit and verification.
- (xii) Prepare safeguards and climate risk monitoring sections of quarterly, midterm, and annual project progress reports, and provide inputs for ADB review and completion missions.
- (xiii) Provide training and capacity building to PMU staff, MTED, PFIs, and implementing partners on safeguards compliance, ESMS implementation, and climate risk screening.
- (xiv) Coordinate with consultants and relevant agencies to align safeguards, climate risk monitoring, and project performance data for consistent reporting.
- (xv) Perform any other related tasks necessary to support effective project implementation and ensure full safeguards and climate risk management compliance.

## **V. Qualifications**

7. The Safeguards Officer should hold a degree in environmental science, social science, engineering, or a related field, with at least 7 years of experience in environmental and social safeguards management. Experience implementing ADB's Safeguard Policy Statement (2009) or equivalent MDB policies and knowledge of Tonga's national environmental and social regulations are essential. Experience with climate risk categorization and management, operationalizing the grievance redress mechanism, and safeguards capacity building is highly desirable. Prior experience working in Tonga or the Pacific region is preferred, and the Officer must be willing to travel as required. This is a nationally based recruitment; however, if a suitably qualified national

candidate is not identified, the recruitment will be extended to candidates from the Pacific region and ADB Pacific developing member countries.

## **VI. Output/Reporting Requirements**

8. The Safeguards Officer will, at a minimum, be responsible for the following outputs/reports:

- Safeguards and climate risk screening records and ESMS documentation.
- Grievance Redress Mechanism records and periodic summaries.
- Safeguards and climate sections in quarterly and annual progress reports, and review mission documentation.

## **VII. Line of Reporting, Duration, and Location of the Services**

9. This position will work closely with the Facility Manager and report to the Project Manager within the PMU, with overall oversight provided by the Project Director (MTED representative). The Officer will also maintain regular communication with ADB-designated safeguard staff, who will review safeguard reports as submitted. The services will be provided on an intermittent basis over 44 person-months. The assignment will be based in Nuku'alofa, Tonga, with occasional travel to outer islands as required.

10. The Safeguard Officer's performance will be assessed against the responsibilities and tasks outlined above. All deliverables shall be prepared in English and submitted within the agreed timelines and at a level of quality and detail commensurate with the required outputs. Performance will be monitored on an ongoing basis. In the event of unsatisfactory performance, misconduct, incompatibility with the PMU team, MTED, or ADB staff, or other material adverse circumstances, the contract may be terminated with fifteen (15) days' written notice at the discretion of the Government of Tonga, with concurrence from ADB.

11. The assignment is on a time-based contract. Payments will be made upon submission of monthly invoices and timesheets, subject to satisfactory performance and delivery of agreed outputs and reports. The assignment will be subject to annual performance reviews, and continued engagement will be based on satisfactory performance and operational requirements.

