

TERMS OF REFERENCE

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

Position: Project Manager (National or Regional)

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 Project Manager with strong expertise in project management and implementation. The Consultant will be responsible for leading the day-to-day, on-the-ground implementation of the We-LIFT project, ensuring effective coordination among stakeholders, timely delivery of project activities, and achievement of the project's gender and financial inclusion objectives.

II. Purpose of the Assignment

4. To support MTED in project implementation, a Project Management Unit (PMU) will be established and housed within MTED. The Project Manager will provide overall leadership and operational oversight for the project, ensuring timely and effective delivery of activities, outputs, and outcomes in line with ADB and government expectations, policies, procedures, and fiduciary requirements. Under the guidance of MTED, the Project Manager will coordinate all aspects of implementation, manage the PMU, and serve as the central liaison among stakeholders.

III. Scope of Work

5. Under the supervision of MTED (through the Project Director), the Project Manager will lead the day-to-day implementation and overall coordination of the We-LIFT project, ensuring delivery in accordance with the approved project design, grant agreement, Project Administration Manual (PAM), Gender Action Plan (GAP), safeguard requirements such as the Environmental and Social Management System (ESMS), and annual work plans and budgets. The scope includes managing PMU operations; supervising staff, consultants, and procurement activities; overseeing financial management and disbursement; coordinating with MTED, MOF, NRBT, ADB, PFIs, and other stakeholders; supporting project governance structures, including the Project Steering Committee and relevant facility governance committees; monitoring project progress, risks, and results; ensuring accurate, secure, and sex-disaggregated data collection and reporting; leading outreach, stakeholder engagement, and communications activities; facilitating ADB review missions and follow-up actions; and promoting knowledge sharing to ensure the achievement of demonstrable additionality, financial inclusion, and gender outcomes and the sustainability of project interventions.

IV. Detailed Tasks

6. The Project Manager will:

- (i) Lead, coordinate, and oversee all aspects of project implementation in accordance with the approved project design, implementation schedule, and budget.
- (ii) Lead day-to-day management of PMU operations, ensuring effective coordination across all outputs and alignment with the grant agreement, PAM, GAP, ESMS, and consultants' terms of reference.
- (iii) Lead and coordinate outreach and awareness-raising activities for the We-LIFT project, including engagement with women entrepreneurs, micro, small, and medium-sized enterprise networks, and community organizations, to promote understanding and uptake of project-supported financial instruments and BDS.
- (iv) Monitor project progress and risks, identify implementation challenges, and develop and implement appropriate mitigation measures, escalating critical issues to MTED and ADB as needed.
- (v) Serve as the principal point of contact among MTED, MOF, NRBT, ADB, PFIs, and other stakeholders to ensure consistent communication and coordination.
- (vi) Act as secretariat to the Project Steering Committee, including organizing meetings, preparing documentation, and following up on decisions.

- (vii) Participate in the Governance Committee as an independent member, review proposals for guarantees and grants under Output 1 with MTED and NRBT, and provide recommendations to the Facility Manager.
- (viii) Prepare and update annual work plans and budgets in close consultation with MTED, PMU staff, consultants, PFIs, and ADB.
- (ix) Supervise and guide PMU staff, ensuring timely and high-quality delivery of their respective outputs and responsibilities.
- (x) Collaborate with the Hub Coordinator to facilitate and supervise the implementation of Output 2 activities.
- (xi) Work closely with the Procurement and Contract Management Officer during inception and early implementation to expedite procurement of consultants, goods, and services, and proactively address delays or bottlenecks.
- (xii) Oversee financial management and disbursement in coordination with the Project Accountant, ensuring timely preparation and audit of project financial statements and compliance with ADB and government requirements.
- (xiii) Coordinate with the Gender and Monitoring and Evaluation Officer to ensure accurate, timely, and gender-disaggregated data collection, analysis, and reporting.
- (xiv) Ensure that project interventions achieve demonstrable additionality, financial inclusion, and gender outcomes in line with the approved project design, and that project records and data are accurately maintained, securely stored, and kept up to date to support monitoring, reporting, and audit.
- (xv) Prepare and ensure timely submission of all reports, including quarterly progress reports, GAP updates, and safeguard monitoring reports.
- (xvi) Lead the preparation and implementation of the project's communication, consultation, and visibility strategy to maintain effective stakeholder engagement.
- (xvii) Facilitate and participate in ADB review missions (inception, supervision, midterm, and completion) and ensure follow-up on agreed actions.
- (xviii) Promote knowledge sharing, documentation of lessons learned, and dissemination of good practices throughout project implementation.
- (xix) Perform any other related tasks required to support project implementation and achievement of intended outcomes.

V. Minimum Qualification Requirements

7. The Project Manager should hold a relevant degree and have around 6–7 years of progressively responsible experience, including senior management roles in government, the private sector, or development settings. Such roles often involve essential project management functions, such as planning, budgeting, stakeholder coordination, procurement oversight, risk

management, and performance monitoring and will therefore be considered equivalent to formal project management experience. The candidate should be able to lead complex activities, coordinate across agencies, and deliver operational results, with familiarity with ADB or other MDB procedures considered an advantage. Strong understanding of gender and financial inclusion issues in Tonga or the Pacific, combined with excellent communication and analytical skills, is expected. The position is primarily open to national candidates but may be extended to Pacific developing member countries if needed.

8. Eligibility of Government Officials

In accordance with ADB Procurement Directive 3.16(d), government officials and civil servants in Tonga are eligible to apply only if all of the following conditions are met:

- (i) They are not being hired by the same government agency where they were employed immediately prior to the assignment. ("Immediate" is generally interpreted as approximately one year.)
- (ii) Their engagement does not create a conflict of interest with their previous public role or responsibilities.

9. Applicants who may fall under this category are advised to seek clarification from the implementing agency where needed.

VI. Output/Reporting Requirements

10. The Project Manager will be required to submit the following reports to the Government of Tonga and the ADB:

- (i) Inception work plan and updated implementation schedule.
- (ii) Annual work plans and budgets.
- (iii) Quarterly progress reports (including GAP and safeguards updates).
- (iv) Inputs to the ADB review mission aide-mémoires and project completion report.

11. The Project Manager will work closely with other PMU consultants, including the Facility Manager and Hub Coordinator, to facilitate the timely preparation and submission of key project deliverables. These include, but are not limited to, : (i) annual audited project financial statements and audited entity financial statements; (ii) quarterly social and gender monitoring reports; (iii) annual safeguard monitoring reports; (iv) the midterm review report of the risk-sharing facility by Year 3 of implementation; and (v) the project completion report by December 2032.

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

12. This position reports to the Project Director within MTED and the Principal Financial Sector Officer, Sectors Group—Finance. The services will be provided on a full-time basis over 77 person-months. The assignment will be based in Nuku'alofa, Tonga, with travel to outer islands and regional meetings as required.

13. The Project Manager'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.

14. The assignment will be conducted 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 total estimated input over the project period is 77 person-months. The assignment will be subject to annual performance reviews and continued engagement will be based on satisfactory performance and operational requirements.

Note on Revised TOR

This Terms of Reference has been revised and re-advertised to ensure a transparent and competitive selection process. The revisions include adjustments to the minimum experience requirements and clarification of eligibility criteria for government officials in accordance with ADB procurement directives.