# **Terms of Reference**

## Empowering Women & Youth through

## Graduation & Financial Inclusion

## Final Evaluation Consultancy 2020

**Project background:**

Concern Worldwide has been implementing a multi-country project named, *‘Empowering Women and Youth through Graduation and Financial Inclusion’* (EWYTFG), funded by the MetLife Foundation and implemented in collaboration with Trickle Up. The project started in September 2017 and will end in December 2020 (inclusive of 4 months no-cost extension). The field operation is implemented by Concern’s local partner RDRS Bangladesh, while Trickle Up acts as both a fund manager for MetLife Foundation, but also provides technical assistance to the project.

The overall objective of this project is to increase social and economic resilience of 13,000 extreme and very poor households through an adapted graduation approach and increase access to financial services in Kurigram district. The project aims to increase and stabilize the incomes of extreme poor and very poor women and youth by supporting them to develop the practice of savings using self-help-groups (SHGs) and providing training on more efficient agricultural and livestock production techniques and business development of income generating activities (IGAs).

The project also aims to ensure extreme poor women are provided with consumption support by government social safety nets (SSNs) and provide asset transfer for investment in IGAs. As a result, targeted extreme poor women will be able to cope with social and economic shocks and manage lean periods without adopting negative coping mechanisms (such as selling productive assets, taking high interest loans, reducing food intake) as a result of diversified livelihoods with a number of different sources of income.

The targeted women from the very poor group will benefit from the SHG model and IGA skills training. Both groups of women – the extreme poor and very poor, will be trained on financial literacy to improve their knowledge, attitudes and skills on using different financial products.

**Programme Location:**

The project was implemented in 2 Upazilas (Kurigram Sadar and Ulipur) of Kurigram district. In Ulipur Upazila the project works in 3 unions (Bazra, Begumganj, Hatia) and in Kurigram Sadar the project also works in 3 unions (Holokhana, Jatrapur, Panchgache). The project targets a total of 13,000 female participants.

**Organizational Background:**

Under the Country Strategic Plan (CSP 2017–2021), Concern Bangladesh had prioritized four programming contexts (Char, Urban, Haor, and Coastal areas), for addressing the underlying causes of extreme poverty through implementation of different programs in Livelihoods, Health, Nutrition, WASH, Education, Climate Change and Adaptation, and Disaster Risk Reduction and other interventions. Concern Worldwide use a results based management (RBM) approach in delivering on its strategic objective to improve programme quality and impact.

**Project Objectives:**

The Overall Objective of the EWYTFG project is to *“Strengthen the social and economic resilience of 600 ultra-poor women through an adapted graduation approach and increase access of 12,400 women to financial inclusion services.”*

The associated goals are as follows:

* Goal 1: Strengthen the social and economic resilience of Ultra poor including youth through adapted Graduation approach
* Goal 2: Increased access to financial inclusion services for very poor women and strengthen linkages to public and private sector services
* Goal 3: Build a multi country exchange and learning platform to share and promote innovations in the Graduation space which will engage key actors for scale such as Government and large NGOs
* Goal 4: Thought Leadership (Research)

See Annex 3 for full logframe with indicators and targets.

**Purpose of the Consultancy:**

The purpose of the consultancy is to conduct the project Final Evaluation. This evaluation will inform the results of the project based on six criteria (relevance, coherence, effectiveness, efficiency, impact, sustainability and cross-cutting issues) recommended by OECD-DAC. It was part of the project design, to have a final evaluation during the final year of the implementation. The main aim of the final evaluation is to assess the extent to which the project has achieved its expected outputs and outcomes, identify contextual challenges and areas where there have been gaps and the degree of success in addressing them. Based on the findings and conclusions, the evaluation will provide recommendations, lessons learned and best practices for future programming and advocacy.

**Final Evaluation Objectives:**

1. To assess the relevance, coherence, effectiveness, efficiency and sustainability of the interventions of the project, strategies and implementation process as well.
2. To assess how key cross-cutting issues, relevant to the context were considered during the project design and implementation.
3. To capture best practices and document the lesson learnt that will be used to guide the implementation of new projects and interventions, including key evidence based advocacy points for the Char context.

The captured knowledge and learnings will help to shape future similar projects for the Concern Worldwide, RDRS, other organisation, donor committees, and ultimately for the government of Bangladesh.

The evaluation will follow a participatory process following the suggested lines of enquiry as outlined in this TOR. Along with focus group discussions, key informant interviews, and community visits, the consultancy will use the baseline, midline and end line household survey data to inform the evaluation. These datasets and the basic analysis will be provided to the consultant by Concern, along with a detailed description of the sampling methodology employed.

**Lines of Enquiry:**

To meet the three evaluation objectives the following lines of enquiry should guide the evaluation process design and report write up.

**Relevance:**

* Was there an appropriate contextual analysis carried out to inform programme design, which was based on Concerns Understanding of Extreme Poverty?
* How appropriate were the chosen interventions and programme design to the situation and needs of different stakeholders at different levels (micro meso and macro, and considering the needs of men, women and others identified as vulnerable to hazards in the programme area)?
* What was the level of participation of programme beneficiaries and non-beneficiaries of the programme? To what extent was accountability to beneficiaries practiced/promoted? Was an adequate CRM system in place?

**Coherence:**

* Was the programme and associated outcomes relevant, appropriate and strategic to national goals and Concern policies and guidelines (i.e. internal coherence)?
* Was the intervention compatible with other interventions and policies in Bangladesh (i.e. external coherence)?
* Was the invention carried out consistent other actors’ interventions in the same context? This includes complementarity, harmonisation and co-ordination with others, and the extent to which the intervention is adding value while avoiding duplication of effort. In particular, in the instance of emergency preparedness and response interventions.

**Effectiveness:**

* Were the outputs and outcomes achieved and to what degree (assessed through a baseline, midline, end line indicator data comparison, monitoring data, and data collected in the evaluation)?
* Was the programme logic well thought through and did the activities lead to the desired outcomes?
* What steps were taken to address issues of inequality and ensure the interests of the most marginalised were taken on board during programme planning, implementation and monitoring? How effective was this?
* Did the programme successfully achieve results in each dimension of extreme poverty as outlined in *‘How Concern Understands Extreme Poverty’* and what are the potential implications of this?
* Did the programme have any unintended and unexpected consequences (positive and negative), and if so have these been addressed in the programme and how?

**Efficiency:**

* Were resources (both human and financial) used well? Could things have been done differently and how?
* Was the programme Monitoring, Evaluation, Accountability and Learning system fit for purpose?

**Impacts:**

* What indications are there of significant changes taking place beyond the programme - both positive and negative?
* How have the programme interventions impacted differently on men and women (and other vulnerable groups as identified) in the programme area?

**Sustainability:**

* What is the likelihood of households being able to sustain positive livelihood trajectories without project support? Who is in a stronger position to sustain these changes and why?
* Is the exit strategy appropriate? Are project participants and key stakeholders aware of the planned project end?
* How might we do things better in the future? Which findings may have relevance for future programming or for other similar initiatives elsewhere?

**Cross Cutting Issues:**

* Were the key cross cutting issues and themes, relevant to the context, factored into the project design and implementation (e.g. equality, protection, HIV/AIDS, partnership, environment, conflict and Disaster Risk Reduction (DRR))? If they were or were not, how did this influence the overall outcomes?

**Evaluation Scoring**

The evaluation should consider the five DAC criteria and five cross cutting issues listed above and provide an appraisal of how well the project has fared against each using the following grading scale, where:

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| --- | --- |
| **4** | **outstanding performance** |
| **3** | **performance in line with what would be expected of a well-functioning organisation** |
| **2** | **generally acceptable performance but with some clear, and documented, shortcomings** |
| **1** | **barely acceptable performance with some major shortcomings and reservations** |
| **0** | **totally unacceptable performance or insufficient data to make an assessment** |

It is a Concern’s organisational requirement that all development projects are scored against this scale at final evaluation stage.

**Outputs and Deliverables:**

* **Inception Report:** After signing the contract with Concern, the consultant(s) is expected to submit an inception report. This will provide a detailed plan of how the assignment will be carried out. The required structure of the inception report is outlined in Annexe 1.
* **KII and FGD guides:** This consultancy does not require a household survey, Concern will share the already completed baseline, midline and end line datasets with basic analysis completed and description of the sampling methodology employed. However, the consultant will be required to develop Key Informant Interviews (KIIs), focus group discussions (FGD) and other data collection guides that will ensure the lines of enquiry will be answered. All draft tools will be shared with Concern for technical review, inputs, and comments. The consultant will incorporate Concern comments into the final version and field test tools before carrying out the assessment.
* **Training:** The consultant will be fully responsible to recruit and facilitate the training of the assessment team on KII and FGD tools. The consultant will also be fully responsible for supervising the assessment team in the field.
* **Feedback session:** At the end of the fieldwork, initial feedback and debrief sessions with the project team and Concern management team.
* **Final Evaluation Report:** A high quality, analytical evaluation report of maximum 30 pages (excluding annexes and datasets), showing disaggregated findings against each of the indicators of the project result framework both in tabular and descriptive formats. (Please refer to the tentative report template attached in Annex 2).
* Soft copies of the final report (in Word and PDF formats) with complete data set (in Excel format, raw and cleaned) used for the analysis.

**Experience and Qualifications:**

**Essential Experience & Qualifications (The consulting firm/lead consultant(s) should have the following):**

* A Masters or higher degree in a relevant field of socio-economic development (e.g. development studies, agriculture, forestry, geography, natural resources management, environmental sciences, social science)
* At least 10 years’ of proven experience of conducing final evaluations, mid-term evaluation of multi-sectoral, complex livelihood programs in rural and hard to reach and disaster prone areas using both qualitative and quantitative data analysis.
* Strong knowledge and understanding of graduation approaches and financial inclusion, social safety nets, and the local political economy and government agencies of Bangladesh.
* Proven ability to apply a gender sensitive lens to all work.
* Experience of managing a similar piece of work in the Char context, or a context similar to the Chars.
* Excellent English Report writing skills
* The Consultant should have excellent facilitation skills (Bangla & English)
* Consultant(s)/consulting firm should engage assessment team members with at least three years of hands-on experience of doing similar jobs.
* Willingness to travel and work in tough field environments.

**Desirable Experience & Qualifications (In addition to the above it would be beneficial if the consultant(s) had the following):**

* Successfully completed similar work during the COVID-19 pandemic.
* The consultant(s) have in-depth understanding and hands-on experience of integrated livelihoods or graduation approaches in the Char context.

**Documents to be submitted:**

**For Individual Consultant**

* Technical proposal and financial proposal outlining how the consultant will meet the requirements outlined in this Terms of Reference.
* The above should include a short profile of the consultant, highlighting experiences on related assignment with details of client.
* Short CV (max. 2 pages) highlighting experiences (work as lead investigator) on related assignment completed with detail client name, address, contact persons & communication detail.
* TIN certificate (soft version).
* Evidence of recently completed reports of similar work.
* List of references for recent work of a similar nature.

**For Consultancy Firm**

* Technical proposal and financial proposal outlining how the firm/team will meet the requirements outlined in this Terms of Reference.
* The above should include a short profile of the firm/team, highlighting experiences on related assignment with details of client.
* Lead Consultant’s (team leader) CV (max 2 pages) highlighting related work experiences and assignment completed.
* Other Team members’ (Engage in this assignment) CV (max 1 page each) highlighting related task and assignment completed.
* Consultancy Firm legal documents (Certificate, TIN and VAT registration).
* Evidence of recently completed reports of similar work.
* List of references for recent work of a similar nature.

**Lines of Communication:**

The Consultant directly communicate with the Head of Programme, Coastal and Char Context to when carrying out this task and will report to the Programme Director on progress and any foreseeable issues on a bi-weekly basis.

**Duration:**

Maximum eight (8) weeks. The consultant should propose time required for the assignment based on the proposed methodology.

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| **Tasks** | **W1** | **W2** | **W3** | **W4** | **W5** | **W6** | **W7** | **W8** |
| 1. Review relevant programme documents and quantitative datasets and submission of inception report | X |  |  |  |  |  |  |  |
| 1. Submission of an inception report |  | X |  |  |  |  |  |  |
| 1. Review and gain an understanding of data collection tools, and finalization of tools including development of qualitative tools |  | X |  |  |  |  |  |  |
| 1. Training of Assessment Team |  |  | X |  |  |  |  |  |
| 1. Data collection in Project Locations |  |  |  | X | X |  |  |  |
| 1. Data analysis and preparation of draft report |  |  |  |  |  | X |  |  |
| 1. Sharing of the key findings from the draft evaluation report |  |  |  |  |  | X |  |  |
| 1. Finalize the report incorporating the feedback from the management of Concern Worldwide |  |  |  |  |  |  | X |  |
| 1. Submission of the final report |  |  |  |  |  |  |  | X |

**Standard Terms:**

**Duration and Location:**

This consultancy is required for a period of **maximum eight (8) weeks** with Concern Worldwide, Bangladesh, starting from October to November 2020, in Kurigram District.

**Remuneration/Fee:**

Interested bidders are requested to submit their financial proposal along with the technical proposal including cost of field travel and other relevant cost for the assignment for a period of maximum **8 (eight)** weeks’ consultancy. Inclusive all VAT and Taxes as per policy of the government of Bangladesh, which shall be deducted at source prior to the payment.

**Payment:**

The consultant will be paid an agreed amount including vat and tax for the total assigned service. Full payment will be made upon completion of the assignment as per the agreed TOR. The payment mode will be in **three (3)** instalments for the entire assignment against invoices issued by the Consultant:

1. First instalment is 20% after signing of the agreement;
2. Second instalment of 30% of the payment will be made after submission of the draft report.
3. The remaining 50% will be paid upon satisfactory submission and acceptance of the Final Evaluation report along with all accompanying documents/datasets as specified in the agreement.

Concern will not be liable for any bank charges arising from incorrect bank details being provided to Concern.

**Accommodation & Food Allowance:**

No accommodation or per diem will be paid in addition to agreed consultancy fees.

**Copyright and Confidentiality:**

Concern Worldwide will have the copyright for all the documents prepared by the consultant(s) including questionnaires, survey formats, case studies, KII if any, pictures, videos and the final report with due acknowledgement. No part of the document should be reproduced or published any manner without prior written approval of Concern Worldwide. The consultant will maintain the confidentiality of the stated assignment.

**Concern Worldwide’s Policies and Guidelines:**

Concern has an organisational Code of Conduct (CoC) with three Associated Policies; the Programme Participant Protection Policy (P4), the Child Safeguarding Policy and the Anti-Trafficking in Persons Policy. These have been developed to ensure the maximum protection of programme participants from exploitation, and to clarify the responsibilities of Concern staff, consultants (individual/agency) to the programme and partner organisation, and the standards of behaviour expected of them. In this context, consultant (individual/agency) has a responsibility to the organisation to strive for, and maintain, the highest standards in the day-to-day conduct in their workplace in accordance with Concern’s core values and mission. Any consultants (individual/agency) offered a task with Concern Worldwide will be expected to sign the Concern Staff Code of Conduct and Associated Policies as an appendix to their consultancy contract. By signing the Concern Code of Conduct, consultants (individual/agency) acknowledge that they have understood the content of both the Concern Code of Conduct and the Associated Policies and agree to conduct themselves in accordance with the provisions of these policies.

**Responsibility**:

Tools development and logistical support will be provided by the project team, with oversight from the Concern Head of Programme and technical support Research and M&E Coordinator. The Programme Director will provide oversight and technical support to ensure high quality of evaluation report. For the quality assurance of the key evaluation exercises, inception and final evaluation reports will be shared with the Programme Director, to obtain technical input and clearance before finalization of the inception and final evaluation report.

**Safety and Security**:

It is a requirement that the Consultant will comply with Bangladesh security policy and in-country security procedures. Failing to comply will result in immediate termination of contract. Considering COVID -19 risks, where feasible remote trainings and meetings will be the first priority. However, in instances where community visits or face-to-face meetings are required, must ensure that all necessary COVID-19 safety measures are undertaken, including adequate physical distancing, the wearing of face masks and material to ensure high levels of hand hygiene. Considering COVID-19, the work plan will need to be flexible and have built in contingency plans that can be activated through mutual discussion with Concern and the CRAAIN partners on the ground. This will be especially important for activities that require fieldwork and face-to-face interactions.

**Annexe 1: Structure of Inception Report**

* Introduction
* Understanding of Concern and programme
  + Activities, log frame, intended beneficiaries, partners, monitoring plan, etc.
  + Note: this should not be a direct replication of documents provided by Concern. A brief description of the consultants understanding of the programme is expected. Any areas of concern or confusion should be highlighted.
* Evaluation Design and Methodology
* The objective of the study
* Methods
* Sampling methodology and sampling frame
* Data collection plan
* Analysis Plan
* Limitations
* Detailed Work Plan (including any support needs from Concern for each activity)
* Staffing Plan
* Risk Assessment (including how COVID-19 risks will be managed)
* Budget

**Annex 2: Final Evaluation Report Structure**

* Executive Summary (2-3 pages in length)
* Introduction
  + Background
  + Project Overview
  + Evaluation Objectives
  + Lines of Enquiry
* Methodology
  + Evaluation design
  + Data collection methods
  + Sampling methods
  + Training of Evaluation team
  + Field Work
  + Data Management and Analysis
  + Limitations
* Findings and Discussion\*
  + Relevance
  + Coherence
  + Effectiveness
  + Efficiency
  + Impact
  + Sustainability
  + Cross Cutting Issues
* Conclusions and Lessons Learnt
* Recommendations and Management Reponses
* Annexes
  + Agreed ToR
  + Agreed Inception Report
  + Final Qualitative Data Collection Tools
  + Final Quantitative Data Collection Tools (Concern to provide)
  + Evaluation schedule including lists of site visits and KIIs and FGD conducted
  + Detailed Breakdown of Sample Size & Population by Community Level (Consultant to do for qualitative, Concern to do for quantitative)
  + Results tables with detailed disaggregation (as required)

**\*All DAC criteria to be scored as outlined in the TOR**

**Annex 3: Project Logframe**

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| **Results Chain** | **Indicators & Targets** |
| **Goal 1:** Strengthen the social and economic resilience of Ultra poor including youth through adapted Graduation approach | * At least 80% of ultra-poor women including youth have diversified livelihoods option (end of project) * 80% of ultra-poor households will have productive assets worth at least $ 100 (end of project) * 80% of ultra-poor women including youth with incremental income increased by 100% over the baseline * At least 90% of ultra-poor women have savings within savings groups between $ 40 (end of project * 100% of Ultra poor participant’s integrated into savings group at the end of the project. * At least 90% of ultra-poor households demonstrate improved food intake * % of households that have the capacity to cope with livelihoods shocks using no negative coping strategies * % of households in which women are at least consulted in key areas of household decision-making * Average level of [male domination of/female involvement in] household decision-making on resources, assets, and finances |
| **Goal 2:** Increased access to financial inclusion services for very poor women and strengthen linkages to public and private sector services | * Total 12400 very poor households benefited from access to financial inclusion services from private and public sector services * 100 % poor women will have increased knowledge to access financial services and products (bank account, insurance, bank credit linkage) * At least 80% of very poor will have access to financial products and services * At least 90% of very poor women including youth engaged in savings and credit activities within savings groups (end of project * 100% of poor women will have increased knowledge on mobile money services (end of project) * 80% of the savings group that continue their cycle at the end of the project; * 80% of Very poor participants including youth engaged in savings and credit activities within savings groups. |
| **Goal 3:** Build a multi country exchange and learning platform to share and promote innovations in the Graduation space which will engage key actors for scale such as Government and  large NGOs | * 2 National workshops organised involving local partners, field agents, government agents to share learning of the project * 1 International workshop/ exchange program involving high-level program managers from target countries, field agents, government and NGO representatives (end of project) * Lessons learned has been shared with relevant government ministries and departments for replication. |
| **Goal 4:** Thought Leadership (Research) | * 2 audio visual documentaries prepared and shared * At least 1 learning visit facilitated to another MetLife programme partner |