

Section 5. Terms of Reference

Mid-Term Evaluation of the Making Access Possible (MAP) Programme

Countries in which MAP has been implemented:

SADC: Swaziland, Lesotho, Zimbabwe, Mozambique, Malawi, Madagascar, Zambia, Botswana, DRC, Zambia

ASEAN: Myanmar, Thailand, Laos, Cambodia, Nepal

West Africa: Benin, Burkina Faso, Togo, Ivory Coast, Cameroon

Executing Agency: United Nations Capital Development Fund (UNCDF)

Timeframe of programme implementation: 2015 - 2018

Total programme budgets:

Initial Approved Budget:

Total estimated budget: USD 29.8 million, of which:

1. Funded Budget: USD 16.36 million
2. Unfunded budget: USD 13.4million
3. Disbursements to date: USD 15.3 million

1. Programme description

1.1. United Nations Capital Development Fund and its Inclusive Finance Practice Area

The United Nations Capital Development Fund (UNCDF) is the UN's capital investment agency for the world's 48 Least Developed Countries (LDCs). UNCDF uses its capital mandate to help LDCs pursue inclusive growth. UNCDF uses 'smart' Official Development Assistance (ODA) to unlock and leverage public and private domestic resources; it promotes financial inclusion, including through digital finance, as a key enabler of poverty reduction and inclusive growth; and it demonstrates how localizing finance outside the capital cities can accelerate growth in local economies, promote sustainable and climate resilient infrastructure development, and empower local communities. Using capital grants, loans, and credit enhancements, UNCDF tests financial models in inclusive finance and local development finance; 'de-risks' the local investment space; and proves concept, paving the way for larger and more risk-averse investors to come in and scale up.

The main challenge the UNCDF's Financial Inclusion Practice area tries to address is the reality that currently globally about 1.7 billion adults remain unbanked while two billion adults - more than half of the world's working adults - are still excluded from formal financial services. This is most acute among low-income populations in emerging and developing economies. Including people in the formal economy is a critical contribution to poverty reduction, tackling inequality, and fostering inclusive growth.

UNCDF's Inclusive finance practice area (FIPA) contains a mixture of country, regional and global programmes. It supports 33 LDCs and is serving 8 million clients through the Financial Service Providers (FSPs) in which it invests. FIPA follows a sector-based approach and, more recently, has been implementing its programmes through a series of thematic initiatives. These initiatives are designed to test promising

models or solve specific problems across a range of countries to demonstrate a new approach or model typically through private sector actors such as financial service providers or mobile network operators that if successful can then be taken to scale by them. Global programmes often work in countries closely with country or regional country programmes, if present. A detailed explanation of FIPA's approach can be found at:

<http://www.uncdf.org/financial-inclusion>

One of the areas of work that the Financial Inclusion Practice Areas has been supporting in recent years is the generation of data – driven diagnostics that are intended to empower governments to define financial inclusion strategies tailored to their circumstances and needs. The MAP programme is one such initiative.

1.2 MAP programme

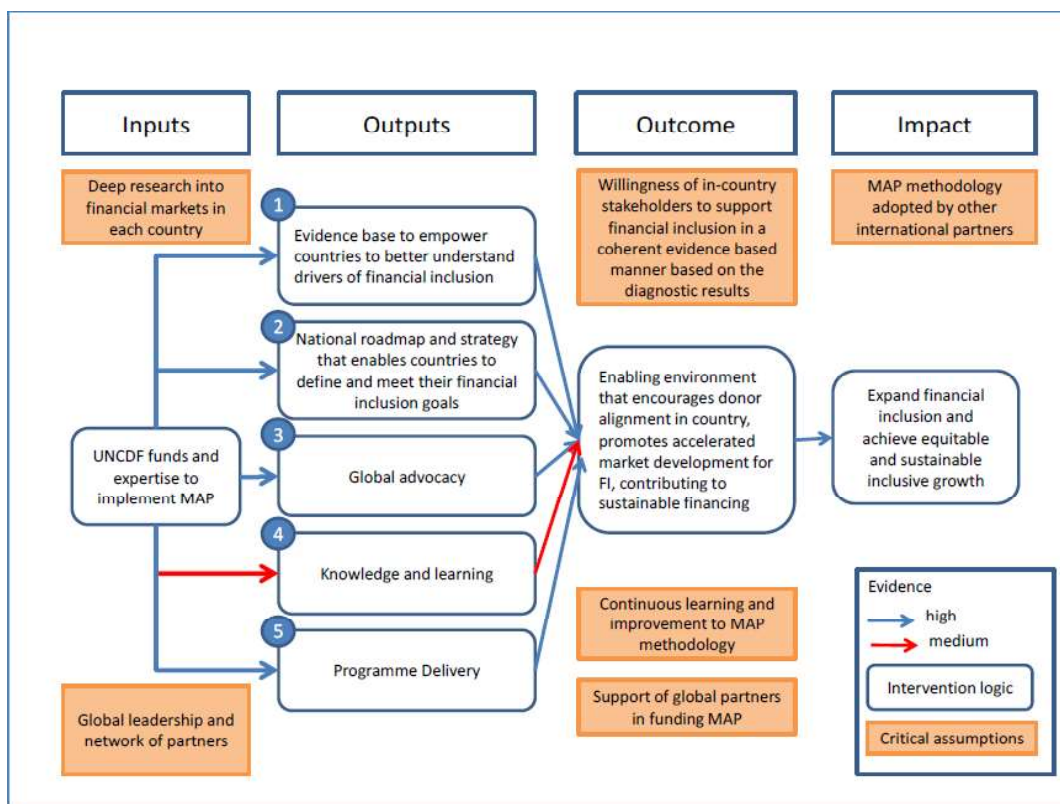
Background:

Originally designed in 2011 – 2012, and formalized into a full UNCDF programme in 2015, the Making Access Possible (MAP) programme is a multi-country initiative intended to support the development of national financial inclusion roadmaps and strategies in partner countries through the generation and use of evidence – based country financial inclusion diagnostics. The roadmaps identify the key drivers of financial inclusion within each country and provide a set of recommended practical actions tailored to each country that can be implemented by governments and key actors from the private sector and the donor community. These actions are expected to support the expansion of access to, or consolidating the provision of, financial services for individuals and micro and small businesses in partner countries.

MAP methodology

The MAP approach places an understanding of the consumer at the core of its approach. It uses the quantitative FinScope Consumer Survey - in combination with different qualitative research approaches - to gather a wealth of in-country consumer data which can be used to identify and propose solutions to country-specific problems, based on insights into the country context, the supply environment and regulatory frameworks, and consumers' and households' needs, behaviour and preferences. Among other things, the detailed evidence bases that MAP is able to generate by disaggregating the target population equips governments to focus interventions, while also demonstrating to investors market potential and weaknesses.

MAP Theory of Change



The high-level Theory of change is illustrated in Figure 1 annex

As set out in the programme document, the primary objective of MAP is to help governments create an environment that promotes accelerated market development for financial inclusion contributing to increased sustainable financing for development.

Its theory of change combines a number of work streams focusing respectively on the creation of an evidence base to empower countries to better understand drivers of financial inclusion and then to support the development of a national roadmap and strategy that enables countries to define and meet their financial inclusion goals. In parallel, the programme implements a global advocacy and a knowledge and learning strategy, and provides support to government and partners to help them make best use of the material emanating from the diagnostic studies and the steps agreed in the financial inclusion strategies.

This in turn is expected to support greater coordination amongst partners leading to a stronger enabling environment and the expansion of financial inclusion and equitable sustainable inclusive growth as the MAP methodology is adopted by other international partners.

More formally, the expected programme results were agreed as follows:

Programme Goal - Expand the frontiers of financial inclusion and achieve equitable and sustainable inclusive growth at national and global level, contributing to the achievement of the *Millennium Development Goals* (MDGs)² and enabling the achievement of the post 2015 agenda, particularly on poverty alleviation, inclusive growth and on reducing inequality¹⁶, by supporting the expansion of inclusive finance in developing countries.

Programme Outcome - Policy environments are fostered that enable sustainable financing for development, and conditions created for accelerated market development in 20 underserved countries.

² This has now been superseded by the Sustainable Development Goals agreed in 2015.

The following are the expected programme outputs.

1. **Evidence base provided to empower countries to better understand drivers of financial inclusion:** Comprehensive, country-level financial inclusion diagnostics are produced, combining traditional country context, supply-side and regulatory analysis with granular quantitative and qualitative demand-side research to identify actions and strategies that will improve the welfare of low-income households and grow small and micro businesses through increased financial inclusion.

Implementation of national financial inclusion strategies is supported: Countries are able to meet their national commitments to financial inclusion through the development and implementation of financial inclusion country roadmap, strategy and programming frameworks for development partners to align their funding.

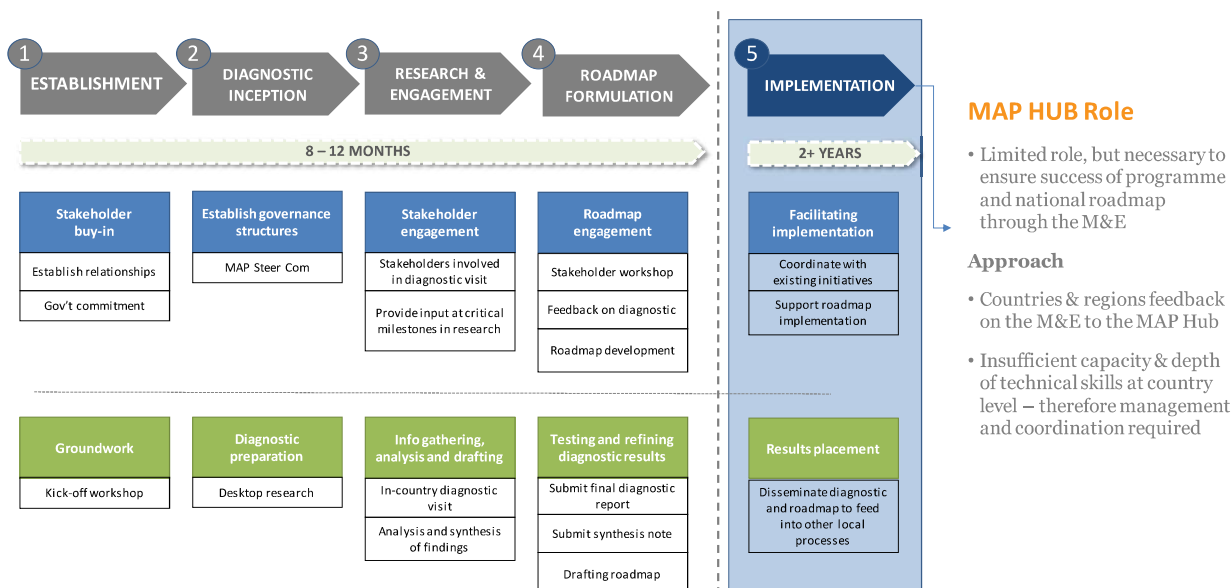
2. **Global Advocacy: Global stakeholder processes are underway that use the cross-country insights to engage and contribute to the global financial inclusion agenda.** MAP outputs will be used to facilitate South-South sharing of lessons learned between LDCs and developing countries. Periodic reporting data generated by MAP will be used by policy makers to help them track their progress against their Maya declarations, the emerging SDG indicators, as well as report to global databases that track progress on financial inclusion.
3. **Knowledge and Learning: Learning and dissemination strategy** comprising of country level content and process lessons is put in place with a view to feeding into a global knowledge base to contribute to the global financial inclusion agenda.

Implementation

Since the start of the programme pilot in 2012, UNCDF has combined its own core funding with funding from Luxembourg and SIDA to support the design and roll out of the MAP initiative. An initial concept note was developed and agreed in 2012 after which it was agreed to fund an initial pilot of four countries to test the approach and methodology. Additional funding was raised from the Government of the Netherlands together with significant funding raised at country level. In 2015, the pilot was extended into a full programme with the objective of deploying in 20 countries over the next 5 years. To date, MAP research and diagnostics have been conducted in 19 countries across Asia and Africa

The MAP approach can be summarized as follows:

MAP Approach – Research and implementation



MAP works very closely with a number of implementing partners including the FinMark Trust which leads on the demand-side through its FinScope surveys and the Centre for Financial Regulation and Inclusion (Cenfri), which leads on the research and diagnostics. It also works closely with UNCDF country programmes in countries where UNCDF is present. The choice of implementation modality varies according to a number of factors including the regional and country presence of the different partners, the status of financial inclusion markets in each country and type of policy and regulatory environment that supports those markets as well as the UNCDF footprint, programming and funding availability in different regions.

As of August 2018, the current status of MAP across the 19 countries is as follows:

MAP Country Status: 2013-2018

No	Country	FinScope	Diagnostic	Roadmap	M&E	Implementing Agency
1	Swaziland	✓	✓	✓	✓	FMT
2	Lesotho	✓	✓	✓	✓	FMT
3	Malawi	✓	✓	✓	✓	FMT/UNCDF
4	Mozambique	✓	✓	FSD strategy	✗	None (FSD)
5	Zimbabwe	✓	✓	World Bank	In progress	FMT
6	Botswana	✓	✓	✓	✓	FMT
7	DRC	✓	✓	✓	In progress	FMT/UNCDF
8	Madagascar	✓	✓	✓	In progress	UNCDF
9	Zambia	✓	✓	✓	✗	FSD-Z
10	Myanmar	✓	✓	✓	✓	UNCDF
11	Laos	✓	✓			
12	Nepal	✓	✓	✓	In progress	UNCDF
13	Cambodia	✓	✓	✓		
14	Togo	✓	✓	✓	In progress	UNCDF
15	Burkina Faso	✓	✓	✓	In progress	UNCDF
16	Benin	✓	In progress	In progress		UNCDF
17	Ivory Coast	✗	✓	✓	✗	UNCDF
18	Cameroon	✓	In progress	In progress		UNCDF/UNDP
19	Thailand	✓	✓	✓	✗	None

✗ will not be undertaken

Since more than 50% of the countries that have undertaken the MAP diagnostics are now at the roadmap implementation stage, it can be useful to categorise the implementation of MAP by region. In SADC, for example, FinMark Trust leads the implementation with a combination of both UNCDF funding and its own funding. In West Africa, implementation is done directly by UNCDF and in the ASEAN implementation is done by the regional SHIFT programme with technical support from the MAP programme management unit.

Full details of work completed by MAP, including financial inclusion diagnostics, can be found here:

<http://map.uncdf.org/map/about>

2. Evaluation objectives

2.1. Purpose, scope and objectives of the evaluations

This evaluation is being conducted in accordance with UNCDF's Evaluation Plan 2018 – 2021, and in line with UNDP's Evaluation Policy (to which UNCDF is party) which sets out a number of guiding principles and key norms for evaluation in the organization following the standards of the United Nations Evaluation Group.³

Amongst the norms that the Policy seeks to uphold, the most important are that the evaluation exercise be independent, and that it provide technically and methodologically credible findings that are useful and relevant to support evidence-based programme management and broader strategic decision making.

In support of this, the evaluation has been designed with the following overall objectives:

- i) to allow UNCDF and its funding partners to meet their accountability and learning objectives for this programme;
- ii) ensure that the evaluation can support ongoing attempts by the programmes and their funders to capture good practice and lessons to date in a sector which is evolving fast and is increasingly relevant to meeting the objectives of the Sustainable Development Goals;
- iii) to guide and inform the remaining years of the implementation of the MAP programme as well as inform subsequent UNCDF programming;
- iv) inform updating of UNCDF global strategies for financial inclusion within the framework of its 2018 – 2021 Strategic Framework⁴

The mid-term evaluation is expected to **assess both the results to date (direct and indirect, whether intended or not) from the first years of implementation as well as the likelihood of the programme meeting its end goals** on the basis of current design, human resource structure, choice of partners, and broad implementation strategy, etc. It is expected that the evaluation will provide useful and **actionable recommendations** to increase the likelihood of success by the end of the programme.

³ For more information, please see: <http://web.undp.org/evaluation/policy.shtml>

⁴ <http://www.uncdf.org/article/3207/strategic-framework-2018-21>

Critical to this evaluation is an assessment of the relevance and effectiveness of the MAP's approach in 'moving the market' i.e. accelerate market development for financial inclusion in the countries in which MAP has been active to date and going forward, and in supporting the emergence of improved enabling environments for financial inclusion to increase the amounts of sustainable finance available for inclusive development.

The specific objectives of the evaluation are:

- To assist UNCDF and its partners understand the relevance, efficiency, effectiveness, and likely impact and sustainability of the programme in the different countries in which it is active,
- To consider variation in MAP performance at all levels of its results chain taking into account differences in implementation modality involving different MAP partners
- To provide evaluative evidence on the contribution of MAP's work to financial inclusion in partner countries once national road maps have been established and implemented
- Situate the programme in its broader development cooperation environment, compared to similar approaches using diagnostics to promote financial inclusion by other development actors, as well as across UNCDF's Financial Inclusion Practice Area;
- To understand better how MAP is working with other UNCDF programmes as well as with national partners at the country level in achieving its objectives, including cooperation with national statistics offices around SDG objectives on data collection and use.
- On the basis of the results of the evaluation, validate and/or refine the programme's theory of change as necessary to support onward implementation of MAP

2.2. Evaluation methodology:

The evaluation should be **transparent, inclusive, participatory and utilization-focused**. The overall methodology to be followed should be organized following a theory of change approach, framed by the UN/OECD DAC evaluation criteria, and drawing upon a number of mixed methods (quantitative and qualitative) data to capture direct programme results, as well as broader contributions to market development and systemic change to date in the various countries in which it is intervening. To do so, the methodology should draw as appropriate on established measurement frameworks for capturing these kinds of development outcomes, such as the approaches of the Consultative Group to Assist the Poor (CGAP)⁵ and/or the Donor Committee for Enterprise Development to measuring market development.⁶

The approach to the evaluation should also intend to capture progress against UNCDF's 'innovation-to-scale' or maturity model approach whereby UNCDF supported interventions aim to start with piloting/innovation, move to consolidation in additional countries before being scaled up by others in markets and country policy systems more broadly.

In line with good practice in evaluating this type of complex system change-focused intervention⁷, the overall methodology should be based on three concrete pillars:

- i) the programme's **theory of change**;
- ii) an **evaluation matrix** grouping key evaluation questions and sub-questions by broad OECD/DAC criterion allowing analysis of programme results at different levels of its results chain

⁵ http://www.cgap.org/sites/default/files/Technical-Guide-Measuring-Market-Development-Oct-2017_0.pdf

⁶ <https://www.enterprise-development.org/measuring-results-the-dced-standard/>

⁷ See, for example, pages 78 – 79 in the recent guidance published by CGAP on how to evaluate the results of support to complex policy and market systems in financial inclusion: <http://www.cgap.org/publications/measuring-market-development> building.

- iii) a **data collection toolkit** for the evaluation describing the quantitative and qualitative primary and secondary data collection tools that will be deployed to collect and analyse data to answer the evaluation questions.

2.2.1 *Theory of change*

The main analytical framework for the evaluation is provided by the programme's theory of change which helps organize the evaluation questions according to a programme's expected results at each level of its results chain. In doing so, the evaluation should use as far as possible a contribution analysis approach with a view to understanding the influence of relevant contextual factors at the regional, national and local levels that may have influenced the programme's direct and indirect, intended and unintended results.⁸

In line with UN evaluation practice, the scope of the evaluation should cover all five standard UN/OECD DAC evaluation criteria: relevance/ appropriateness of design, efficiency, effectiveness, and (likelihood of) impact and sustainability, recognising that at the mid-term stage of programme implementation there may be more to say about the programme's relevance and appropriateness of design, effectiveness and efficiency. In doing so, the focus of the evaluation goes beyond assessing whether UNCDF is currently 'doing things right' in programme execution and management, to a broader assessment of whether, given available evidence, and in comparison with similar approaches implemented by others, looks to be the 'right approach' to achieving the higher-level objectives agreed in the initial phase.

2.2.2 *Evaluation Matrix*

In proposing how to conduct the evaluation, the evaluators should use an evaluation matrix to operationalize the theory of change and its agreed framework of direct and indirect results into a set of measurable categories of evaluative analysis following the results chain of the intervention.

The table below presents a set of preliminary questions that the evaluators should address in their proposed approach. A final, more detailed evaluation matrix will be developed during the inception phase on the basis of extensive document review and initial consultation with key programme stakeholders.

⁸ For more information, please see: http://www.betterevaluation.org/en/plan/approach/contribution_analysis. Please also note the work of the Consultative Group to Assist the Poor (CGAP), the Donor Committee on Enterprise Development (DCED), the Springfield Center and others on this with specific reference to measuring the results of market development for the poor in the area of inclusive finance

Evaluation criteria and main questions	Evaluation sub-questions
<p>Question 1: <i>Relevance and quality of design</i></p> <p><i>The appropriateness of the programme's objectives to the real problems, needs and priorities of its target groups/beneficiaries and the quality of programme design through which these objectives are to be reached.</i></p>	<p>1.1. How relevant is the MAP approach to partner country needs? How distinct/complementary is the MAP approach to other diagnostic tools and initiatives being deployed by other data-focused national and international initiatives to support increased financial inclusion?</p> <p>1.2. How well designed is the MAP programme with a view to successful piloting the MAP approach in the different country policy environments, and with a view to enabling the successful implementation of financial inclusion roadmaps and strategies? Does it have a clearly defined and formulated knowledge management and exit strategy?</p> <p>1.3. To what extent is programme design in line with UNCDF's evolving strategy for financial inclusion, and how well does the MAP approach support other initiatives supporting financial inclusion across UNCDF that could make use of the data being generated by MAP.</p> <p>1.4. To what extent is programme design sufficiently taking cross-cutting issues such as gender, age and human rights into account? Has the programme been designed with a clear gender strategy, particularly with a view to contributing to Women and Youth Economic Empowerment?</p>
<p>Question 2: <i>Efficiency</i></p> <p><i>Extent to which the programme has delivered quality outputs that are appropriately managed and overseen.</i></p>	<p>2.1 How well has MAP delivered its expected results to date, including in terms of budget allocation and cost-efficiency of activities?</p> <p>2.2 What is the quality of the programme's outputs (deliverables) provided to date and the programme's management system to deliver these outputs?</p> <p>2.3 How appropriate is the programme's monitoring system to track both direct programme results, as well as its contribution to financial system development following the completion of the MAP diagnostic?</p> <p>2.4 How well are partner contributions/involvement in the programme working?</p>
<p>Question 3: <i>Effectiveness (organizational and policy change)</i></p> <p><i>Extent to which the programme is supporting capacity development in programme partners across the countries in which it is present</i></p>	<p>3.1 To what extent has MAP contributed to changes in the capacity of policy makers to design and set up diagnostic studies of their inclusive finance markets?</p> <p>3.2 To what extent has MAP contributed to changes in capacity of policy makers and relevant stakeholders to develop and roll out financial inclusion roadmaps.</p> <p>3.3 With what success are financial inclusion roadmaps being implemented? And with what results at the level of organisations participating in inclusive finance systems in partner countries?</p> <p>3.4 To what extent and with what results is the programme data from MAP cross-country work being used to engage and contribute to the global knowledge base around financial inclusion (including facilitation of south-south cooperation)?</p>
<p>Question 4: Likely Impact</p> <p><i>Programme impact in terms of</i></p>	<p>4.1. To what extent are programme results contributing to accelerated market development for financial inclusion in partner countries? Where changes have occurred in financial inclusion, is there evidence to support attribution to MAP, or were other factors driving change?</p>

contribution to market development for financial inclusion	4.2 What is the capacity of stakeholders at the meso/macro-level to support these impacts? What are the gaps, if any, that need attention to support programmatic impacts?
Question 5: Sustainability of programme results within the broader policy environment	5.1 To what extent are changes in capacity at the level of market participants likely to continue over time?
	5.2 To what extent are changes in financial inclusion systems supported directly and indirectly by MAP likely to be sustainable over time?
	5.3. How sustainable is the knowledge and capacity building that has been transferred at the macro, meso and micro levels over time? What are the challenges to this end? What efforts are being pursued to overcome these challenges?

2.2.3. Data collection toolkit

Finally, on the basis of the questions included above and the information present elsewhere in this RFP and on the MAP website, the evaluation team should deploy a data collection toolkit (that includes gender disaggregation and triangulation tools) that will include both existing secondary data as well as new primary data to be gathered during country visits which together will be able to answer the questions listed above.

The combination of primary and secondary tools or separate ‘lines of evidence’ should number at least five and be designed – as with the rest of the evaluation - with triangulation and complementary assessment of the sub-questions in the matrix in mind.

2.2.4 Reports from country visits

To provide an additional source of evaluation analysis, evaluation teams should prepare 10 – 15 page country reports that will provide contextual background to the performance of the MAP programme in four countries representing the full universe of implementation environments.

These reports should explore in more detail the contribution of MAP to the development of financial inclusion systems in each of the countries thanks to the work conducted by MAP paying careful attention to the role of policy and institutional context in driving or hindering programme results. Both the results of the data collection toolkits and the country reports should then be used in a transparent manner to inform the writing of the final evaluation report as a way of demonstrating the findings of the evaluators to the evaluation questions and supporting the conclusions and recommendations that the team will make.

2.2.5. Gender

The promotion and protection of Human Rights (HR) & Gender Equality (GE) are central principles to the mandate of the UN, and all UN agencies must work to fundamentally enhance and contribute to their realization by addressing underlying causes of human rights violations, including discrimination against women and girls, and utilizing processes that are in line with and support these principles. Those UN interventions that do not consider these principles risk reinforcing patterns of discrimination and exclusion or leaving them unchanged. It is therefore important that evaluations commissioned by UNCDF take these aspects into account.⁹

⁹ In addition to the UN Evaluation Group guidance on embedding gender equality and women’s empowerment into UN evaluations: <http://www.unevaluation.org/document/download/2107>, please see for information the latest report by the UN Secretary General’s High Level Panel on Women’s Economic Empowerment: Leave No One Behind –

Concretely, interested bidders are requested to incorporate the following key principles from the UNEG guidance for integrating human rights and gender equality in their proposals:

- **Inclusion.** Evaluating HR & GE requires paying attention to which groups benefit and which groups contribute to the intervention under review. Groups need to be disaggregated by relevant criteria: disadvantaged and advantaged groups depending on their gender or status (women/men, class, ethnicity, religion, age, location, etc.) duty-bearers of various types, and rights-holders of various types in order to assess whether benefits and contributions were fairly distributed by the intervention being evaluated. In terms of HR & GE, it is important to note that women and men, boys and girls who belong to advantaged groups are not exempt from being denied their human rights or equal rights: for example, violence against media workers from advantaged groups who expose wrong-doing or corruption, or constraints on women's public presence and freedom of movement in some countries, regardless if they belong to advantaged or disadvantaged groups. Therefore the concept of inclusion must assess criteria beyond advantage. Likewise, it is not unusual that some groups may be negatively affected by an intervention. An evaluation must acknowledge who these stakeholders are and how they are affected, and shed light on how to minimize the negative effects.
- **Participation.** Evaluating HR & GE must be participatory. Stakeholders of the intervention have a right to be consulted and participate in decisions about what will be evaluated and how the evaluation will be done. In addition, the evaluation will assess whether the stakeholders have been able to participate in the design, implementation and monitoring of the intervention. It is important to measure stakeholder group participation in the process as well as how they benefit from results.
- **Fair Power Relations.** Both the human rights and gender equality approaches seek, inter alia, to balance power relations between or within advantaged and disadvantaged groups. The nature of the relationship between implementers and stakeholders in an intervention can support or undermine this change. When evaluators assess the degree to which power relations changed as a result of an intervention, they must have a full understanding of the context, and conduct the evaluation in a way that supports the empowerment of disadvantaged groups, e.g. women's empowerment where women are the disadvantaged gender within a given context. In addition, evaluators should be aware of their own position of power, which can influence the responses to queries through their interactions with stakeholders. There is a need to be sensitive to these dynamics.

3. Management roles and responsibilities:

In line with the organisational set up for evaluation in UNCDF, the Evaluation Unit – reporting directly to the UNCDF's Executive Secretary - is responsible for the management of this evaluation and will hire an independent firm to conduct the evaluations. The Evaluation Unit will work with the evaluators to ensure that the evaluations are conducted following UNEG Norms and Standards in Evaluation in the UN System, the UNEG Code of Conduct for Evaluation in the UN System and UNEG Guidance for Integrating Human Rights and Gender Equality in Evaluation. The Evaluation Unit will provide substantive support, including joining the evaluation team in selected field visits, and is responsible for the overall quality of the report.

The MAP Programme will provide administrative and logistical support. Specifically, MAP will provide a reference guide and access to all relevant documents; a list and contact information of key stakeholders; and assistance in scheduling meetings in each country. The team will be available for introductory and close out meetings in each country and shall make itself available to answer questions and provide documents.

UNCDF may provide office space in each country for the team to work upon request. *The evaluation team is expected to organize its own travel, visas, accommodation and local transport.*

An Advisory Panel for the evaluation will be set up. The role of the Advisory Committee is to support the Evaluation Unit in managing the evaluation by participating in the following:

- Reviewing and commenting on the inception report
- Reviewing and commenting upon the draft report
- Being available for interviews with the evaluation team

4. Evaluation process

The evaluation process will have 3 distinct phases:

a) Inception Phase and desk review

- ✓ Methodological briefing between the evaluation team and the Evaluation Unit to ensure clear understanding of the evaluation methodology, approach and main deliverables as per TOR;
- ✓ Inception meetings with Advisory Panel and key programme stakeholders to familiarize the Evaluation Team with the programme objectives, results to date and expectations for this evaluation.
- ✓ Stakeholder Mapping and stakeholder selection for data gathering.
- ✓ Finalization of the evaluation methodology and tools, to include a sampling strategy for more in-depth analysis of various aspects of the performance of the programme including via a representative set of country visits, as well as a strategy for collecting, analysing and aggregating different sources of data into the final evaluation report.
- ✓ Finalization of the schedule for country visits and stakeholder interviews

b) In-country phase: in-depth data collection and research, including site visits and key informant interviews in selected countries. The Team Leader may be asked to debrief the Advisory Panel and Evaluation Unit at the end of the country visits. This with a view to provide a sense of the evaluation team's preliminary findings ahead of the draft reporting phase.

c) Post-Mission Phase: analysis and synthesis stage, including i) a debrief with the programme team and UNCDF technical experts on initial findings and final questions, interpretation of findings and drafting of the evaluation report and ii) a HQ debrief of the final evaluation report.

In drawing up the proposed work plan, firms should ensure that the evaluation team be given sufficient time to complete: i) a thorough review of all relevant programme documentation during the inception phase and preparation of the methodological approach to be followed by the evaluation team; ii) country visits to a representative range of at least 4 programme countries (1 for each region – West Africa/SADC/ South Asia/South East Asia), and iii) a thorough write up phase of the evaluation report, to include analysis and transparent aggregation of the different 'lines of evidence' collected during the preceding evaluation phases into country reports and then a final evaluation report with relevant annexes.

During the country visits, the expected level of effort for the evaluation should include at a minimum 5 days per country with a minimum of two members of the evaluation team to visit each country. Both team members should be experienced evaluators with relevant technical knowledge of the intervention being assessed.

In total, it is expected that the evaluation will take at a minimum 130 person days to complete, including all team members' contributions to the inception, country visit and write up phases of the evaluation.

The methodology – including the final sampling strategy of countries - will be further developed during the inception phase under the supervision of the Evaluation Unit.

4. Audience and timing:

The primary audience for this evaluation is UNCDF and key stakeholders (including programme funders) and partners in the UNCDF-supported countries that have benefited from MAP support.

The mid-term evaluation is scheduled as follows:

Inception phase: January - February, 2019

Country visits: February - March, 2019

Write up phase and final report: April - May, 2019

6. Main deliverables:

The below proposed timeframe and expected deliverables will be discussed with the evaluation team and refined during the inception phase. The final schedule of deliverables will be presented in the inception report. The Evaluation Unit reserves the right to request revisions to the evaluation deliverables until they meet the quality standards set by the UNCDF's Evaluation Unit for evaluation reports (please see Annex 4 for more details). The Evaluation Team Leader is responsible for preparing and submitting the following deliverables:

Deliverables	Description	General Timeframe
INCEPTION PHASE: Inception Report and Data Collection Toolkit	The inception report presenting a fully developed evaluation matrix, methodology, data collection tool kit and a detailed work plan with timeline following a template to be provided by the Evaluation Unit.	January - February, 2019
FIELD MISSION PHASE:	The final choice of countries will be decided during the inception phase but is likely to follow the regional breakdown mentioned above.	February - March, 2019
POST MISSION PHASE: Draft Evaluation Report organized according to the evaluation sub-question with evaluation findings aggregated and synthesized on the basis of the results of the different data collection and analysis tools.	a. i) A report presenting the evaluation findings and recommendations (max. 35 – 40 pages) plus in annex ii) short (15 – 20 page) synthesis reports of findings of the performance of MAP in each country visited taking into account the specificities of the implementation model and the importance of policy and institutional context alongside iii) summaries of the findings from each of the	April - May, 2019

(including up to three rounds of revisions)	<p>minimum five ‘lines of evidence’ used to support the evaluation findings as well as iv) an Executive Summary of maximum 5 pages summarising the main findings and recommendations in English and French.</p> <p>b. All completed tools and datasets making up the different lines of evidence should be made available to the Evaluation Unit upon request (including <u>transcribed highlights</u> from interviews and focus group discussions, details from quantitative analysis).</p>	
Power Point Presentation for HQ debriefing (max 15 slides and 25 minute presentation).	A PPT summarizing the main findings and recommendations.	May - June, 2019
Final Evaluation Report , including an Executive Summary, and organized according to the evaluation sub-question with evaluation findings aggregated and synthesized on the basis of the results of the different data collection and analysis tools.	A final report that incorporates comments received from all partners.	June, 2019

7. Composition of Evaluation Team:

The evaluation team should present a combination of technical expertise and experience in evaluation and experience in designing and managing interventions in the field of financial inclusion, financial inclusion diagnostics and market development relevant to the programme.

The evaluation team should strive for gender-balance in its composition and include where possible representatives from countries in which the programme has been implemented and possess background knowledge/expertise in the countries to be visited.

Overall, the team should be familiar with approaches used to assess program contribution to market development/systemic changes in the area of financial inclusion, as well as theory-based approaches to programme evaluation, using both quantitative and qualitative analysis of existing secondary data and primary data sources. The team should have comprehensive knowledge of inclusive finance industry best practices in measuring and evaluating the results of development cooperation, including the use of CGAP benchmarks for the performance of financial service providers and the latest CGAP guidance in measuring market development.

The team should also demonstrate the following evaluation experience and expertise:

- 10 years of proven experience of designing and conducting international development evaluations that apply relevant mixed-methods evaluation approaches to a variety of different modalities in

international development cooperation, involving inter-governmental organisations and their government and private sector counterparts.

- Knowledge and experience of working for the UN system at the service of UN Member States is highly preferred.
- 5 years of demonstrated experience in integrating gender equality and women's empowerment in evaluation.
- Evidence of formal evaluation and research training, including familiarity with OECD or UN norms and standards for development evaluation, as well as the evaluation of complexity as applied to market development approaches, such as that of CGAP and DCED.
- 10 years of experience of undertaking/participating in evaluations in inclusive finance (micro, meso and macro levels) including experience using a range of qualitative and quantitative evaluation methodologies to assess program results at individual, institutional, market and policy levels.

The team must also have experience in financial inclusion, specifically in financial inclusion diagnostics and support to governments in developing and implementing financial inclusion policy and strategy.

- Knowledge and awareness of issues relating to financial Inclusion gaps and policy initiatives
- Strong knowledge and experience of working to support financial inclusion diagnostics (supply and demand side), including livelihoods approach as analytical framework;
- Comprehensive knowledge of CGAP benchmarks and industry best practices
- 5 years of experience at the country sector level/understanding of building enabling environments/stakeholder engagement for inclusive finance
- Demonstrated capacity for strategic and creative thinking and excellent analytical and written skills;

The team should also be able to work in both French and in English in view of the countries to be visited.

It is requested that the proposed evaluation team be made up of at least the following roles:

- 1 Team Leader with 10 years evaluation/inclusive finance and ideally policymaking experience
- 1- 2 Financial Inclusion experts with a minimum of at least 7 - 10 years' relevant experience
- At least 2 - 3 national/regional consultants with at least 5 years country ecosystem experience in financial inclusion to participate in the country visits.

For the country visits, the evaluation team should be made up of at least two consultants, the senior consultant having at least seven – ten years of relevant experience to the programme being evaluated.

The team members should also have demonstrated experience in conducting evaluations and be equipped with the relevant skills and experience to 'apply an evaluative lense' at all points during the conduct of the country visits.

It is also requested that the Team Leader participate in at least the first country visit with a view to familiarising themselves with the environment in which the programme is being implemented and to help with team lead responsibilities.

8. Proposal requirements

- **Methodology**
- **Detailed work plan with timeline of major activities**
- **Proposed team (with CVs)**
- **Overview of past examples of conducted evaluations with comparable scope, including references**

The technical proposal shall describe the methodology and approach to achieve the objectives of the evaluation, including the team proposed. The technical proposal should not exceed 30 pages + annexes (for example CVs).

a. As part of the **methodological proposal** for the evaluation, the following elements should be included:

- An overview of the **data collection strategy** to be applied in answering the evaluation questions at all levels of the programme results chain, including the qualitative and quantitative tools that will be used in assessing existing secondary data and generating new primary data. Bidders are requested to particularly focus on how they will measure the results of the MAP programme to date at the outcome level (i.e in terms of the use and follow up to the diagnostics completed, and road maps supported by the programme) using methods supporting a contribution analysis approach. In proposing the evaluation methodology, bidders are requested to respect the various quality standards for UNCDF evaluation set out in Annex 3.
- The proposal should also highlight how the evaluation will apply a gender responsive lense with a view to generating findings that take into account the perspective of women, rural, and un(der)banked population segments, as well as make use of the Gender Economic Empowerment Framework

b. A **detailed evaluation work plan for conducting the evaluation**, showing the overall time commitment for the evaluation, as well as specific activities and time allocated to each individual team member. Note that the evaluation team should have sufficient time to complete:

- i. Review of all relevant programme documentation during the inception phase, including a briefing by the project team on the programme during the inception phase;
- ii. Country visits to the four programme countries mentioned above;
- iii. Write up of the evaluation report presenting the findings on the programme as a whole as well as the supplementary country reports.

c. **Information on the proposed team** members should include at least:

- Detailed CVs for each member of the team,
- Description of team position and area of expertise (ex. Team Leader; Inclusive Finance Expert, etc)
- Description of data collection and logistic support team for each of the countries visits

All team members that will engage in country visits should also be available for the initial kick-off meeting. Note that the team members conducting the country visits to the francophone countries must be fluent in French and have experience of providing consulting services in French-speaking countries.

d. **Information on past examples of evaluations** conducted should include:

- A concise description of relevant past evaluations conducted including the methodology that has been followed
- Details of references for these evaluations that can be followed up
- Submission of three evaluation reports of comparable scope and approach to the evaluation being tendered here

9. Impartiality requirements

We take the opportunity here to remind potential bidders that in line with UN norms and standards for evaluation, the ability of the evaluation team to conduct an independent and impartial evaluation of the intervention being assessed is a pre-requisite. With this in mind, interested firms should ensure specifically that members of the evaluation team that are proposed have not had any previous experience of working with the programme being evaluated.

10. Scope of proposal Price and schedule of payments

The technical proposal cannot include any information on costs. The financial proposal should provide a detailed costing for the scope of work and deliverables described for each of the above-mentioned evaluations. The Financial Proposal shall list all major cost components associated with the services and the detailed breakdown of such costs, including fees, travel costs, per diem, etc. All outputs and activities described in the offer must be priced separately on a one-to-one correspondence.

Any output and activities described in the offer but not priced in the Financial Proposal shall be assumed to be included in the prices of other activities or items, as well as in the final total price.

In terms of level of effort, interested firms are invited to propose a methodology that includes at least X days for the country visit, and an additional X days total for the inception phase and write up stage for each consultant.

Schedule of payments:

25% of contract: upon submission of inception report

35% of contract: upon submission of 1st draft report

40% of contract: upon approval of final evaluation report.