

TERMS OF REFERENCE
Mid-Term Evaluation of the Jobs, Skills, and Finance (JSF)
for Women and Youth Programme

Countries in which the programme is implemented	The Gambia
Executing Agency	United Nations Capital Development Fund (UNCDF), International Trade Centre (ITC)
Partner organisations	Ministry of Finance and Economic Affairs of the Gambia, Ministry of Local Government, Land and Religious Affairs of the Gambia
Duration	1 June 2018 – 31 May 2022
Programme budget	<ul style="list-style-type: none"> • Total programme budgets: EUR 15,205,000 • European Union Commitment: EUR 15,105,000 • UNCDF Commitment: EUR 100,000
Disbursed to date	EUR 7,676,525 (May 2020)

Evaluation during a crisis: COVID-19

As COVID-19 spreads globally, it is a massive health, humanitarian, and development crisis. UNCDF Evaluation Unit remains operational and is adapting the way it works and manages evaluations. Our priority is the safety of our staff, consultants and stakeholders while trying to ensure that UNCDF continues to benefit from high quality evaluative evidence to support its strategic learning and accountability. The text boxes “Evaluation during a crisis: COVID-19” throughout these TOR provide additional information, including on how the conduct of this evaluation will be affected by COVID-19.

1. Programme description

1.1. The Gambia country context

Evaluation during a crisis: COVID-19

- *As of November 19, 2020, The Gambia had reported 3,705 confirmed cases of COVID-19 with 122 deaths¹.*
- *The Gambian government has lifted COVID-related restrictions, allowing businesses, markets, schools, restaurants, bars, gyms, cinemas, and night clubs to resume normal operations. Land and sea borders were re-opened as of October 16, while the airport will officially re-open on October 31. Certain public health regulations, including the mandatory wearing of face masks and restrictions on public gatherings, remain in effect.*
- *The Gambia currently requires a negative PCR COVID-19 test for all arrivals regardless of nationality; this test must be PCR, and the test cannot be taken more than 72 hours prior to arrival into The Gambia. Arriving passengers who do not have this specific test – including those with tests outside of this 72-hour window or ‘rapid test’ results – will be subject to mandatory quarantine in Government of The Gambia-managed facilities².*

The Gambia has a population of 2.3 million people and a GDP per capita of approximately USD 716 at 2018 prices³. Poverty remains high in the country, with 55.2% of the population in multidimensional poverty⁴. The Gambia has a Human Development Index (HDI) value for 2018 of 0.466— which puts the country in the low human development category. Unemployment and economic exclusion in The Gambia are the consequence of large numbers of young Gambians facing challenges to enter the labour market and other complex challenges:

- **Local Development and Climate Change:** Following the Decentralisation Act of 2002, economic activity in rural areas remains limited. Local governments rely on their own revenues and operate as stand-alone entities without any transfers from the central government. The country is prone to the effects of climate change.
- **Skills training:** The Gambia’s economy faces the scarcity of skilled labour. Technical and vocational skills training often does not match market needs, resulting in a significant disconnect between labour demand and supply.
- **Limited access to finance.** In 2016, The Gambia ranked 163rd in ease of getting credit⁵. Due to the high costs of capital, private savings are the main source of funding for financial service providers (FSPs). The lack of capacity of FSPs to provide client-centric products is coupled with the lack of financial capabilities of clients.

¹ Gambia_ WHO Coronavirus Disease (COVID-19) Dashboard _ WHO Coronavirus Disease (COVID-19) Dashboard. Available at <https://covid19.who.int/region/afro/country/gm>

² COVID-19 Information _ U.S. Embassy in The Gambia. Available at <https://gm.usembassy.gov/u-s-citizen-services/covid-19-information/>

³ <https://unstats.un.org/home/>

⁴ <http://hdr.undp.org/en/countries/profiles/GMB>

⁵ World Bank, Ease of Doing Business. 2016

The Gambia has made significant progress in recent years in developing a coherent development policy framework. This framework is represented by the national Vision 2020 (1996-2020) as well as by the National Development Plan (NDP) 2018-2021. The NDP sets the goal for the government to “deliver good governance and accountability, social cohesion, and national reconciliation and a revitalized and transformed economy for the wellbeing of all Gambians”⁶. The Plan focuses on sectors such as agriculture and tourism while also targeting education, formal and non-formal, and youth and women empowerment.

The 2017-2021 UNDAF⁷ emphasizes capacity and system strengthening of national institutions in planning and implementation of programmes to increase opportunities, efficiency, and effectiveness in addressing challenges across the development and humanitarian spectrum in The Gambia. UNCDF’s presence in The Gambia started in 2018. The office is staffed with 14 project-based personnel, of which 10 based at the Head office and 4 field officers. The latter are National UNVs posted in the three intervention regions of the JSF programme.

1.2. The JSF Programme

Launched in October 2018⁸, the **Jobs, Skills and Finance (JSF) for Women and Youth in The Gambia** programme aims to contribute in stabilizing the economic, social and security situation of the country during the democratic transition by facilitating social inclusion and employment of the youth and women, with a specific emphasis on promoting gender equality and addressing climate change. It does so by working on three distinct, but interlinked, result areas:

- Sustainable and equal employment opportunities for youth and women are created (Expected Result 1);
- Technical and Vocational Education and Training (TVET), skills development and Apprenticeship opportunities in line with MSMEs’ needs are improved and made more accessible to youth and women (Expected Result 2);
- Regulatory framework on the financial sector improved (Expected Result 3).

The programme is funded by the European Union (EU)⁹ with a budget of EUR 15.2 million and is implemented by UNCDF in partnership with the International Trade Centre (ITC)¹⁰ and under the tutelage of the Ministry of Finance and Economic Affairs of The Gambia.

1.2.1. Jobs (ER 1)

⁶ National Development Plan – MoFEA. Available at <http://mofea.gm/ndp>

⁷ The 2017-2021 UNDAF is available at <http://www.undp.org/content/dam/undp/documents/undaf/The%20Gambia%20-%202017-2021.pdf>

⁸ “The Job, Skills and Finance for Women and Youth Programme has Launched in The Gambia”. UNCDF. Available at <https://www.uncdf.org/article/3967/the-jobs-skills-and-finance-for-women-and-youth-programme-has-launched-in-the-gambia>

⁹ The programme serves as a vehicle to implement the second phase of the European Union’s National Indicative Programme in The Gambia, which is funded by the 11th European Development Fund (EDF).

¹⁰ “The Jobs, Skills and Finance (JSF) for Women and Youth Programme in The Gambia”. International Trade Centre (ITC). Available at <http://www.intracen.org/jsf/gambia/>

Under the first Expected Result Area, the programme awards performance-based climate-resilience grants (PBCRGs) to selected local governments (targeted wards, as lowest level of local governments) in the 3 regions¹¹ outside the Greater Banjul Area (GBA). To do so, the programme follows and implements UNCDF's Local Climate Adaptive Living Facility (LoCAL)¹² mechanism. PBCRGs are planned and managed by the local government to fund green economy and Climate Change Adaptation (CCA) investments and projects executed through local MSMEs and through Cash for Work (CfW), providing temporary employment. Each ward chooses from a menu of eligible investments. Annual performance Assessment are carried out to ensure good governance, mainstreaming of green economy and CCA and distribution of benefits. The focus on women and youth is reflected in the performance criteria with minimum targets for their participation. The programme combines these grants with technical and capacity-building support to wards on decision-making, project management and financial management.

1.2.2. Skills (ER 2)

Under the second Expected Result, the programme provides support to increase the number, quality and accessibility of Technical and Vocational Education and Training (TVET) offered to youth and women. To do so, it builds on the ITC's The Gambia Youth Empowerment Project (YEP)¹³. Trainings supported under this result are directed to those wards and projects identified under ER 1, to develop skills required by the projects or likely to be required in the future. JSF also seeks to identify promising MSMEs and assist them with technical assistance and capacity building on entrepreneurship and business planning. The programme also works at the national level, to develop and implement a TVET Roadmap to improve the service as a whole, and to set up and support new Sector Skills Councils, where industry experts, TVET education experts, employers, and administrators can work together to improve the relevance and quality of training and apprenticeships.

1.2.3. Finance (ER 3)

Under the third Expected Result, the programme aims to increase access to finance for youth, women and local MSMEs. The project uses a market systems development approach (micro, meso and macro) and works with regulators and FSPs following UNCDF's YouthStart approach¹⁴. At the macro and meso level, the approach includes diagnostic studies¹⁵ and engagement with the Central Bank of The Gambia

¹¹ The regions are Mansakonko (Lower River), Kerewan (North Bank), Janjanbureh (Central River South) and Kuntaur (Central River North).

¹² LoCAL provides a country-based mechanism to increase awareness of, and response to, climate change at the local level, integrate climate change adaptation into local government planning and budgeting systems in a participatory and gender-sensitive manner, and increase the amount of finance available to local governments for climate change adaptation. See more at <https://www.uncdf.org/local/homepage>

¹³ "Empowering Youth in the Gambia". Available at <http://www.intracen.org/yep/>

¹⁴ With YouthStart, UNCDF supports youth to better manage school-to-work transitions and access economic opportunities. It aims to increase access to finance for low-income youth in least developed countries by developing approaches to offer youth-tailored financial and non-financial services. This is done by partnering with FSPs, MNOs, and fintechs in developing accessible, relevant, and affordable financial services for youth. UNCDF provides grants to partners to de-risk their investment towards youth who are considered a risky segment, along with technical assistance on how to develop both financial and non-financial (i.e. financial education) for youth. See more at <https://www.uncdf.org/youthstart/homepage>

¹⁵ Finscope Consumer Survey Gambia. Available at <http://finmark.org.za/finscope-gambia-2019-pocket-guide/>

to develop and then implement a National Financial Inclusion Strategy (NFIS). The work with FSPs includes the development of products that are tailored to youth and women. An innovative link is established with Result 1 to ensure that Cash for Work recipients are linked to an FSP, by being paid through new bank accounts and mobile money products. Other activities are focused on helping de-risk both Cash for Work Beneficiaries and other vulnerable groups through the identification of other investments such as the development of crowdfunding platforms, integration of digital financial services such as psychometric testing application, and the development of financial services and products for women.

Table 1 JSF Programme Results and Resource Framework

Expected result	Activity
ER 1: Sustainable and equal employment opportunities for youth and women are created <i>Committed: EUR 4,900,000</i>	A 1.1: Capacity building (“learning by doing”) and preparation of local government development and investment plans and budgets that foster job creation, gender equality, and green and climate-resilient local economies
	A 1.2: Delivery of investments through cash for work programmes and procurement to local SMEs, employing youth and women
	A 1.3: Design and implementation of the performance-based country mechanism (LoCAL) that can be up-scaled nationwide and harness international climate finance
ER 2: TVET, skills development and Apprenticeship opportunities in line with MSMEs’ needs are improved and made more accessible to youth and women¹⁶ <i>Committed: EUR 4,000,000</i>	A 2.1: National TVET roadmap and skills gap assessment for priority sectors and regions
	A 2.2: Increase value proposition (quality, affordability and accessibility) of TVET training to youth and women in provinces
	A 2.3: Improve quality of informal skills training and apprenticeship programmes
	A 2.4: Technical assistance and seed capital to SMEs to access finance: for SMEs to help go from planning to investment ready
	A 2.5: Technical assistance to build capacities of local institutions such as local technical service providers and commercial bank officers (e.g. on risk mitigation strategies for SMEs) and provision of information-enabling resources related to access to finance
ER 3: Regulatory framework on the financial sector improved <i>Committed: EUR 5,160,280</i>	A 3.1: Policy/regulatory work to ensure gender-responsive regulatory buy-in, build capacity and data capacity and analysis ability
	A 3.2: Gender-sensitive data-driven public-private dialogue on inclusive finance – with sub-working groups focusing on specific issues to solve around digital financial services, youth, women and SME finance
	A 3.3: Funding and technical assistance facility to increase the value proposition of FSPs and extend services to youth, women and MSMEs

¹⁶ Activities A2.1, A2.2, and A2.3 are implemented by ITC.

1.3. Implementation status (as of September 2020)

1.3.1. Jobs (ER 1)

A total of USD 180,000-worth of PBCRGs has been disbursed in the initial 8 wards¹⁷ from the 2 regions of Lower River and North Bank to carry out CCA investments. These funds were transferred through the Treasury of The Gambia to dedicated bank accounts set up by the WDCs. Following the LoCAL mechanism, investments were identified by the WDCs, supported by UNCDF and include cash for work (CfW) programmes for youth and women and procurement to local MSMEs. Investments range from providing clean drinking water through solar-powered boreholes to the construction of culverts to improve access roads to farms, market, hospital and schools, integrated Poultry-Agroforestry and horticulture garden schemes. Their implementation is due to complete in 2020.

Table 2 Overview of initial PBCRGs disbursed in target wards

Region	Ward	Index ¹⁸	Y1 Fixed Allocation (USD)	Sector	Investment projects
North Bank	Dasilameh	12	21,099	WASH	Water pipe extension
	Kachang	11	19,481	Climate-smart agriculture; agro-processing; Climate proofing of infrastructure	Establishment of vegetable garden, rehabilitation of feeder road and milling machines
	Prince	15	27,738	WASH	Water supply system
	Saba	9	15,876	WASH	Construction of two boreholes to improve access to clean water for humans and livestock
Lower River	Bureng	11	19,545	Climate proofing of infrastructure	Construction of culverts
	Gikoko	16	28,529	Climate-smart agriculture	Establishment of an integrated poultry farm
	Julafarr	17	30,011	Climate-smart agriculture	Establishment of an integrated poultry farm
	Kaif	10	17,721	Climate-smart agriculture	Women's vegetable garden
			180,000		

About 82,000 individuals have indirectly benefited from climate-relevant adaptation projects implemented under the JSF Programme, 21,000 directly, and 744 temporary jobs, mainly for women and youth, were created. For the first time, about 400 rural people in The Gambia participating in CfW projects have opened bank accounts and are able to better participate in the rural economy.

¹⁷ Overall, the JSF programme has identified 32 wards from 4 regions based on geographical criteria (proximity/remoteness from the regional capital). To ensure fairness, 8 wards from 2 regions were selected at random for deployment in Year 1, with the remaining 24 wards scheduled for gradual roll-out over the course of the programme.

¹⁸ The criteria for distributing funds among the wards followed an ad-hoc weighted index that accounts for population size and incidence of extreme poverty. Given the absence of official data on ward populations, the index was created using demographic data from the updated 2013 census at the village level and poverty data from the World Bank.

In the second quarter of 2020, WDCs were set for the Annual Performance Assessment (APA) to assess status of minimum conditions and performance measures¹⁹ to systematically monitor progress, identify actionable improvements to the LoCAL mechanism for impact and scaling up. The APA manual has been developed and due to COVID-19 was implemented partially remotely.

In 2020, the JSF Programme has expanded to 12 more wards across the four regions – Kerewan, Kerr Jarga, No-Kunda and Pakau in the North Bank Region; Jaduma, Kiang Banta, Masemba and Pakaliba in the Lower River Region; Banni and Nyangabantang in the Central River North Region; and Dankunku and Janjanbureh in the Central River South Region – for a total of 20 wards in all; this corresponds to 100 per cent of target regions and 63 per cent of target wards to be covered by the end of the programme.

Figure 1 JSF Expansion in Year 2



The 20 WDCs have signed an agreement with the DCD confirming their commitment to participate in the JSF Programme/LoCAL and have set up dedicated bank accounts at a local financial institution (Reliance Financial Services) to receive financial support in the form of PBCRGs. Through a facilitated process of assessments, planning and capacity building, the 20 ward development committees (WDCs) have started preparations of local government development and investment plans and budgets that foster job creation, gender equality, and green and climateresilient local economies.

UNCDF and partners have also supported the Wards Development Councils (WDCs) through capacity building on topics including climate-resilient and gender-sensitive planning and budgeting. Additional support has been provided through trainings²⁰ and climate risk assessments²¹. In addition, MoU/LoAs have been agreed with relevant government partners to support capacity building of national and subnational institutions for fiscal decentralisation, implementation and monitoring of the investments as well as high level advocacy for scaling out of the mechanism.

¹⁹ The JSF/LoCAL system for PBCRGs in the Gambia includes a set of minimum conditions, performance measures and an investment menu. Minimum conditions are designed to determine access to the grants and ensure that sufficient safeguards are in place for proper handling of funds; performance measures provide performance incentives across different areas from Year 2. Investment menus guide planning by Wards Development Councils by proposing eligible categories of activities and their justification.

²⁰ Trainings on financial management, procurement and audits delivered by the Ministry of Lands and Regional Government (MoLRG) and National Audit Office.

²¹ In 2019 UNCDF has partnered with the Senegalese Centre de Suivi Écologique (CSE) to pilot and design a local information system on climate risk, vulnerability and climate change to be used by WDCs for development planning. See more at <https://www.uncdf.org/article/4718/uncdf-local-initiates-a-partnership-with-centre-de-suivi-ecologique-to-launch-the-mechanism-in-the-gambia>

1.3.2. Skills (ER 2)

Under the second Expected Result, ITC has collaborated with the Ministry of Higher Education, Research, Science and Technology (MoHERST) to design and implement the TVET Roadmap. Launched in December 2019²², the TVET Roadmap provides a blueprint for implementing priorities and capacity building related to TVET and apprenticeships in keeping with the objectives of the National Development Plan.

Based on existing data and the ongoing mapping, ITC has engaged four (4) training service providers through the Skills for Youth Employment Fund (SKYE Fund) and four (4) other partners through Grant MOUs to rollout TVET programmes in line with the LoCAL menu of investments and the priorities of the selected wards (ER 1). Topics include horticulture, agro-marketing and agro-processing, poultry, climate-smart agriculture, eco-friendly construction and recycling. In parallel, ITC has engaged business development providers to complement skills training with entrepreneurship support.

At the same time, UNCDF has started identifying promising youth- and gender-responsive investment projects to which to provide TA and financial support (seed capital grants), with the aim to reach investment-ready stage (bankable investments). The first call for proposal was launched in May 2019²³, along with a workshop for interested parties. To guarantee alignment and coordination, key dialogues have been launched with the Gambia Chamber of Commerce and Industries, the Gambia Investment and Export Promotion Agency, and the Ministry of Trade, Industry and Economic Integration.

1.3.3. Finance (ER 3)

At the macro level, UNCDF has supported the Central Bank of The Gambia (CBG) in drafting its National Financial Inclusion Strategy (NFIS), including through the development of a Financial Inclusion Working Group responsible for informing the strategy under key thematic areas. A policy assessment was conducted to identify focus areas for the CBG including the development of a use case for GamSwitch, a national interoperable payment systems/switch. UNCDF has also hosted peer learning trips and policy exchange to Senegal and Nepal.

At the meso level, two large-scale data collection activities on the status of financial inclusion in the Gambia have been completed under JSF. The FinScope study²⁴ is a research diagnostic meant to support the government of The Gambia and UNCDF in developing the NFIS and other related activities.

²² "The Gambia adopts roadmap for educational and training institutions to step up support to youth". Available at <http://www.intracen.org/news/The-Gambia-adopts-roadmap-for-educational-and-training-institutions-to-step-up-support-to-youth/>

²³ "RfP - Commercially-viable Pro-Youth and Gender-Responsive Investment Projects Proposals in The Gambia". Available at <https://www.uncdf.org/article/4550/rfp-commercially-viable-pro-youth-and-gender-responsive-investment-projects-proposals-in-the-gambia>

²⁴ "FinScope Consumer Survey Gambia 2019 Pocket Guide - FinMark Trust". Available at <http://finmark.org.za/finscope-gambia-2019-pocket-guide/>

The Assessment of Women’s Economic Empowerment in The Gambia (PoWER)²⁵ provides the overall context of financial inclusion, demand-side analysis of women and girls’ financial needs, an outlook on financial service provision to women and girls, key constraints in the enabling environment, and recommendations to improve financial inclusion.

Among micro-level activities, UNCDF has developed agreements with the FSP Reliance Microfinance and the mobile network operator (MNO) QMoney to develop savings and financial education for CfW beneficiaries under ER 1. To date, over 300 beneficiaries have opened savings accounts and gone through the financial education training. UNCDF has also supported a commercial bank in its quest to create a microfinance institution, Bayba Financials, who has started operations in 2020 having received its license from the Central Bank at the end of 2019. UNCDF has also launched the development of a psychometric test for CfW beneficiaries and is currently finalizing agreements for the development of a crowdfunding platform²⁶, a digital platform for young entrepreneurs²⁷, and a challenge fund to support Fintechs in identifying challenges facing The Gambia which can be addressed through digital financial services.

²⁵ “PoWER assessment of Women’s Economic Empowerment in The Gambia - UN Capital Development Fund (UNCDF). Available at <https://www.uncdf.org/article/5043/power-assessment-of-womens-economic-empow>”erment-in-the-gambia

²⁶ “RfA Crowdfunding platform - UN Capital Development Fund (UNCDF)”. Available at <https://www.uncdf.org/article/5053/rfa-crowdfunding-platform>

²⁷ “RfA digital solution for young entrepreneurs in The Gambia - UN Capital Development Fund (UNCDF)”. Available at <https://www.uncdf.org/article/5340/rfa-digital-solution-for-young-entrepreneurs-in-the-gambia>

2. Evaluation objectives

Evaluation during a crisis: COVID-19

Considering the COVID-19 pandemic and resultant restrictions, the proposed evaluation methodology may be subject to change. All work of the evaluation team during the field visit shall be done within the guidelines and protocols set by the local and national governments of the Gambia.

2.1. Purpose, scope and objectives of the evaluation

This evaluation is being conducted in accordance with UNCDF's Evaluation Plan 2018–2021²⁸ and in line with UNDP's Evaluation Policy²⁹ (to which UNCDF is party) which sets out a number of guiding principles and key norms for evaluation in the organization following the Norms and Standards of the United Nations Evaluation Group (UNEG)³⁰. Amongst the norms that the Policy seeks to uphold, the most important are that the evaluation exercise be independent and provide technically and methodologically credible findings that are useful and relevant to support evidence-based programme management.

With this in mind, the evaluation has been designed with the following **overall objectives**:

- to allow UNCDF, ITC and the EU to meet their accountability and learning objectives for JSF;
- to support ongoing efforts to capture good practice and lessons to date;
- to guide and inform the remaining years of implementation as well as inform subsequent UNCDF programming in country and globally;
- to inform updating of UNCDF global strategies within the framework of its 2018 – 2021 Strategic Framework and beyond.³¹
- To assess the impact of COVID-19 on the overall implementation framework and provide recommendations for the remaining years of implementation.

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

²⁸ Evaluation Plan (SF 2018-21) - UN Capital Development Fund (UNCDF). Available at <https://www.uncdf.org/article/3206/evaluation-plan-2018-21>

²⁹ United Nations Development Programme – Evaluation. Available at <http://web.undp.org/evaluation/policy.shtml>

³⁰ Detail of Norms and Standards for Evaluation (2016). Available at <http://www.unevaluation.org/document/detail/1914>

³¹ Strategic Framework 2018-21 - UN Capital Development Fund (UNCDF). Available at <https://www.uncdf.org/article/3207/strategic-framework-2018-21>

Critical to this evaluation is the assessment of the relevance and effectiveness of JSF's approach in creating employment opportunities for youth, women and most vulnerable by enhancing the capacity of local governments to foster green and climate resilient local economies while improving opportunities in education and skills development for youth and SME's and in accelerating market development for financial inclusion in the Gambia.

The **specific objectives** of the evaluation are:

- To assist UNCDF and its partners to understand the relevance, coherence, efficiency, effectiveness, and the likely pathways towards impact and sustainability of JSF while understanding the context and challenges in which JSF operated;
- To provide evaluative evidence on the contribution of JSF's work to reduce poverty through improved inclusive and sustainable growth and employment, targeting youth and women and lessons learned so far
- To understand better how JSF is working with UN agencies and other UNCDF programmes as well as with national partners in achieving its objectives;
- Based on the results of the evaluation, and in support of the principles of adaptive management, to validate and/or refine JSF's theory of change and intervention logic as necessary to support onward implementation.

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 criteria³², and drawing upon a number of mixed methods (quantitative and qualitative) data to capture direct programme results as well as (likely) contributions to improved opportunities in education and skills development, employment of youth, women and the most vulnerable as well as improved financial inclusion market development and improvements in the financing and functioning of climate-adaptive local economic development systems in the Gambia.

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)³³ and/or the Donor Committee for Enterprise Development to measuring the development of markets for the poor in situations of complexity.³⁴

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.

³² Revised evaluation Criteria – OECD. Available at <https://www.oecd.org/dac/evaluation/dacriteriaforevaluatingdevelopmentassistance.htm>

³³ http://www.cgap.org/sites/default/files/Technical-Guide-Measuring-Market-Development-Oct-2017_0.pdf

³⁴ <https://www.enterprise-development.org/measuring-results-the-dced-standard/>

In line with good practice in evaluating this type of complex-system, change-focused intervention³⁵, the overall methodology should be based on three concrete pillars:

- i) the programme's **theory of change and the way this has been operationalised into a set of concrete expected results**;
- ii) the **evaluation matrix** grouping key evaluation questions and sub-questions by broad UN /OECD DAC evaluation criterion allowing analysis of programme results at different levels of its results chain
- 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 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, and alternative drivers or obstacles to change at the regional, national and local levels that may have influenced the programme's direct and indirect, intended and unintended results.³⁶

In line with UN evaluation practice, the scope of the evaluation should cover all six standard UN/OECD DAC evaluation criteria: relevance/appropriateness of design, coherence, efficiency, effectiveness, and (likelihood of) impact and sustainability. In doing so, the focus of the evaluation goes beyond assessing whether UNCDF and its partners are 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, the programme 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 evaluation matrix should properly address gender equality (GE) and human rights (HR) dimensions, including age, disability, migration, displacement and vulnerability.

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

³⁵ See, for example, pages 78 – 79 in the guidance published by CGAP

³⁶ For more information, please see: http://www.betterevaluation.org/en/plan/approach/contribution_analysis .

Criteria	Evaluation questions
<p>1. Relevance <i>The extent to which JSF's objectives and design respond to beneficiaries', global, country, and partner/institution needs, policies, and priorities, and continue to do so if circumstances change.³⁷</i></p>	<p>1.1 How relevant and how well designed is JSF's approach to the priorities of the government of The Gambia, considering the programme's intended support to employability for youth, women and local communities, with an emphasis on the green and climate resilient economy, and access to finance?</p> <p>1.2 How relevant is the support provided by JSF, including capacity building, knowledge sharing and the performance-based country mechanism, to the needs of local governments, FSPs, TSPs and other partners?</p> <p>1.3 To what extent does the JSF design incorporate gender equality (GE), human rights (HR) and climate change adaptation issues? How coherent is it to needs and interests of all stakeholder groups? Does it offer good quality information on the underlying causes of inequality and discrimination to inform the programme?³⁸</p>
<p>2. Coherence <i>The compatibility of JSF with other interventions in a country, sector or institution.³⁹</i></p>	<p>2.1 How distinct/complementary is JSF's approach to other programmes and initiatives implemented in The Gambia by government and/or key development partners, particularly the EU, with similar objectives?</p> <p>2.2 How compatible is the JSF intervention to UNCDF's work with LoCAL and YouthStart at the programme and regional levels? How compatible is the JSF intervention to UNDAF as well as to initiatives of the UN Country Team in the Gambia?</p>
<p>3. Efficiency <i>The extent to which JSF is likely to deliver results in an economic and timely way.</i></p>	<p>3.1 How well has JSF delivered its expected results to date, including in terms of budget allocation and cost-effectiveness of activities? How well are the key implementation partnerships functioning (between UNCDF and ITC, and between UNCDF and the national government)? 3.2 What is the quality of outputs (deliverables) provided to date? How appropriate is the programme's monitoring system to track direct programme results and its broader contribution to the overall objectives?</p>

³⁷ 'Respond to' means that the objectives and design of the intervention are sensitive to the economic, environmental, equity, social, political economy and capacity conditions in which it takes place.

³⁸ This includes, but is not limited to, the extent to which the programme is formulated according to international norms and agreements on HR & GE (e.g. The Convention on the Elimination of all Forms of Discrimination Against Women – CEDAW; the Universal Declaration of Human Rights – UDHR; Convention on the Rights of Persons with Disabilities – CRPD) as well as national policies and strategies to advance HR & GE

³⁹ The extent to which other interventions (particularly policies) support or undermine the intervention and vice versa. This includes internal coherence which should address the synergies the interlinkages between the intervention and other interventions carried out by the same institution/government, as well as the consistency of the intervention with the relevant international norms and standards to which that institution/government adheres. External coherence considers the consistency of the intervention with other actors' interventions in the same context, including complementarity, harmonization and coordination with others, and the extent to which the intervention is adding value while avoiding duplication of effort.

	<p>3.3 How well is the programme being governed, through the involvement and contributions of key partners such as the EU and the government counterpart?</p> <p>3.4 How well are resources (financial, time, people) allocated to integrate Human Rights (HR) & Gender Equality (GE) in the implementation of JSF, and to what extent are HR & GE a priority in the overall intervention budget? To what extent are such resources being used efficiently?</p> <p>3.5 How has programme management adapted to the impact of COVID-19 in the design and management of the programme, and with what likely results?</p>
<p>4. Effectiveness <i>The extent to which JSF is expected to achieve its objectives, and its results, including any differential results across groups.</i></p>	<p>4.1 To what extent are JSF activities under ER 1 contributing to local governments' capacities to deliver climate resilient investments and jobs for youth and women?</p> <p>4.2 To what extent are JSF activities under ER 2 contributing to increase the number, quality and accessibility of vocational training schemes offered to youth and women?</p> <p>4.3 To what extent are JSF activities under ER 3 contributing to increase the performance of FSPs and the capacity of regulators to deepen inclusive finance for youth and women?</p> <p>4.4 To what extent is JSF on track towards progress on HR & GE? To what degree are the results achieved equitably distributed among the targeted stakeholder groups?</p>
<p>5. Likely Impact <i>The extent to which JSF is expected to foster an inclusive and sustainable growth and employment of youth and women.</i></p>	<p>5.1 To what extent are JSF results under ER 1 contributing likely to contribute to new sustainable and equal employment opportunities for youth and women?</p> <p>5.2 To what extent are JSF results under ER 2 contributing likely to contribute to improved and more accessible TVET, skills development and apprenticeship opportunities in line with MSMEs' needs?</p> <p>5.3 To what extent are JSF results under ER 3 on track to contributing likely to contribute to an improved market system for financial inclusion at the micro, meso and macro levels?</p> <p>5.4 To what extent are JSF results likely to change attitudes and behaviours towards HR & GE on various stakeholder groups, and to reduce the underlying causes of inequality and discrimination?</p>
<p>6. Sustainability <i>The extent to which the net benefits of JSF are likely to continue beyond</i></p>	<p>6.1 To what extent are any changes in the capacity of governments (central and local) to foster green and climate resilient local economies likely to continue over time? To what extent are partners likely to institutionalize and scale-up the mechanisms under JSF, including PBCRGs?</p> <p>6.2 How sustainable are changes in the supply of jobs at the local level likely to be over time ?</p>

<i>the life of the intervention</i> ⁴⁰	6.3 How sustainable are changes in the inclusive finance system (at macro, meso and micro-levels) likely to be over time?
---	---

2.2.3. Data collection toolkit

Finally, on the basis of the questions included above and the information present elsewhere in this Terms of Reference and on the UNCDF 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 field visit which together will be able to answer the initial questions listed above.

Evaluation during a crisis: COVID-19

The proposal should outline any adjusted evaluative approaches/ methodologies that may be needed to implement the evaluation effectively, including extended desk reviews, primary use of national consultants and virtual stakeholder meetings and interviews. This will be further detailed in the inception report.

If all or part of the evaluation is to be carried out virtually then remote interviews may be undertaken through telephone or online (skype, zoom etc.). Consideration should be taken for stakeholder availability, ability or willingness to be interviewed remotely.

International consultants can work remotely with national evaluator support in the field if it is safe for them to operate and travel. No stakeholders, consultants or UNCDF staff should be put in harm's way and safety is the key priority.

The bidder is requested to detail out data collection/analysis methodologies in the proposal, which will be scored in the selection process. In particular, a higher score will be given to an innovative and solid approach drawing on established techniques to quantify qualitative data to improve the validity and usefulness of the evaluation findings.⁴¹ While the primary focus is innovative qualitative approach, the firm is also expected to collect the quantitative data which are not covered by secondary data source. The constraints of COVID – 19 permitting, the following lines of evidence are expected to be considered:

- Focus group discussions (FGDs) with programme participants;
- Key informant interviews (KIIs) with key project personnel and stakeholders;

⁴⁰ Note that this should include as far as possible an examination of the financial, economic, social, environmental and institutional capacities of the systems needed to sustain net benefits over time, including analyses of resilience, risks and potential trade-offs.

⁴¹ See guidance available within the international development evaluation community on selecting appropriate evaluation methods to answer different type of evaluation questions, such as <https://www.betterevaluation.org/en/approaches> or <https://www.bond.org.uk/resources/evaluation-methods-tool>

- Direct observation of activities through site visits with a focus on practices, activities, outputs, and results;
- Extensive desk review of JSF studies, reports, project records, documents, and more.

Bidders are requested to focus on how they will measure the results of the JSF programme to date at the outcome level, using methods built around a contribution analysis approach. Bidders are encouraged to propose additional alternative innovative methods and approaches. In proposing the evaluation methodology, bidders are requested to respect the various quality standards for UNCDF evaluation set out in Annex.

2.2.4. Case Studies

In addition to the lines of evidence mentioned above, interested bidders are requested to include in their proposal a proposed approach to ‘diving more deeply’ into programme relevance and performance to date by way of case studies.

2.2.5. Human rights and gender equality

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.⁴²

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

⁴² 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 – Take Action for Transformational Change on Women’s Economic Empowerment <http://hlp-wee.unwomen.org/>

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

To ensure independence and fulfilment of UN evaluation standards, the Evaluation Unit of UNCDF in New York is responsible for the design and management of this evaluation and will hire an independent firm (Evaluation Team) to conduct the evaluation.

- **UNCDF Evaluation Unit:** In line with the organisational setup for evaluation at UNCDF, the Evaluation Unit in New York – reporting directly to the Executive Secretary of UNCDF as per UNEG norms on organisational independence of evaluation entities - is responsible for the design and management of this evaluation and for the overall quality of the evaluation report⁴³.
- **Evaluation Team:** An independent firm will be hired by the Evaluation Unit to conduct the evaluation. The Evaluation Unit will provide substantive support, including joining the Evaluation Team in the field visit and supporting the implementation of remote/virtual data collection. The Evaluation Team should be closely working with the JSF programme team (see below). The team will be responsible for arranging all meetings and field visits, with support from the JSF programme team and the Evaluation Unit. The Evaluation Team is expected to organize its own travel, visas, accommodation and local transport. The Evaluation Unit will provide substantive support, including joining the Evaluation Team in the field visit and supporting the implementation of remote/virtual data collection. The Evaluation Team is also responsible for respecting the ethical foundations for evaluation within the United Nations, including the shall safeguarding the rights and confidentiality of information providers, for example, and taking measures to ensure compliance with legal codes governing areas such as provisions to collect and report data⁴⁴. More information will be provided at the start of the inception phase.
- **JSF Programme team:** The programme staff - specifically, the UNCDF Gambia team, with support from the LoCAL and YouthStart teams - will provide administrative and logistical support. This will include: timely access to an extensive range of documentation for the desk review; an updated stakeholder list with contact details, including emails, telephone numbers and preferred method of access (if possible); and assistance in scheduling meetings in the Gambia. The programme staff will also be available for initial briefing and final debriefing in the Gambia and shall make itself available to answer questions and provide documents. The programme staff may provide office space in the Gambia for the evaluation team to work upon request.
- **Advisory Panel:** The panel will be set up and composed of representatives of UNCDF as well as potentially from other key programme stakeholders, including ITC, representatives from the Government, and the EU Delegation in Banjul. The UNCDF Evaluation Unit will reach out

⁴³ The final evaluation report will be assessed externally by UNDP's Independent Evaluation Office (IEO) once the evaluation has been completed. The quality assessment grid, against which the report is assessed, is available at <http://web.undp.org/evaluation/guideline/documents/PDF/section-6.pdf>

⁴⁴ The Evaluation Team will be bound by the UNEG Norms and Standards in Evaluation in the UN System, the UNEG Code of Conduct for Evaluation in the UN System, the UNEG Ethical Guidelines for Evaluation, and the UNEG Guidance for Integrating Human Rights and Gender Equality in Evaluation.

to interested stakeholders. The role of the Advisory Panel is to support the Evaluation Unit in managing the evaluation by participating in the following:

- Reviewing and commenting the inception report;
- Reviewing and commenting the draft report;
- Being available for interviews with the evaluation team.

4. Audience and timing

The primary audience for this evaluation includes UNCDF and key stakeholders (including programme funders) and partners in the Gambia.

Evaluation during a crisis: COVID-19

Considering the COVID-19 pandemic and resultant restrictions, the proposed evaluation schedule may be subject to change. All work of the evaluation team during the field visit shall be done within the guidelines and protocols set by the local and national government of the Gambia.

The evaluation will have three distinct phases:

Phase 1 - Inception

- Kick-off meeting between the evaluation team and the Evaluation Unit to ensure clear understanding of the evaluation methodology, approach and main deliverables as per TOR;
- Adjustments to any evaluative approaches/methodologies that may be needed to implement the evaluation effectively in response to the COVID-19 restrictions in the Gambia, including safety guidance, extended desk reviews, primary use of national consultants and virtual stakeholder meetings and interviews;
- Kick-off meetings with Advisory Panel, the JSF programme staff, as well as the senior management of UNCDF, to familiarize the Evaluation Team with the programme objectives, results to date and expectations for this evaluation;
- Provision of all relevant documents;
- Stakeholder mapping and selection;
- Finalization of the evaluation methodology and tools, including the sampling strategy and the data collection strategy.
- Finalization of data collection tools (questionnaire, checklist, guidelines). The Evaluation team will be responsible for pre-test and finalization of tools and techniques for the survey. The data collection tools will be in English language.
- Finalization of the schedule for field visit;
- Interviews by the team with key stakeholders

Phase 2 - Field visit / data collection

- Considering the COVID-19 pandemic and resultant restrictions, the schedule and length of field visit may be subject to change and will follow guidelines and protocols set by the local and national government of the Gambia. No stakeholders, consultants or UNCDF staff should be put in harm's way and safety is the key priority.
- Primary data collection, including site visits, focus groups discussions, and key informant interviews
- Security briefing with UNCDF country office
- Debriefing sessions with the key in-country stakeholders will be organized to present emerging trends/ preliminary findings and to build ownership of the findings with programme counterparts

- The Team Leader may be asked to debrief the Advisory Panel and Evaluation Unit at the end of the field visit. This with a view to provide a sense of the evaluation team’s preliminary findings ahead of the draft reporting phase.
- The evaluators are also expected to conduct interviews with key informants from HQ.

Phase 3 – Reporting

- Analysis and synthesis, including a technical debrief with JSF staff on initial findings and final questions
- Drafting of the evaluation report
- HQ debrief of the final evaluation report to UNCDF senior management.

In drawing up the proposed work plan, the evaluation team should 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) one field visit, 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 case studies and a final evaluation report with relevant annexes.

During the field visit, the expected level of effort for the evaluation should include (at a minimum) five (5) days in country with a minimum of two members of the evaluation team to visit the 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 100 person days to complete, including all team members’ contributions to the inception, field visit and write up phases of the evaluation.

The methodology – including the final sampling strategy - should be further developed by the evaluation team during the inception phase under the supervision of the Evaluation Unit. 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 should 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 for more details).

The Evaluation Team Leader is responsible for preparing and submitting the following deliverables:

Phase	Deliverable	Tentative timeframe
Phase 1: Inception	An inception report presenting a full description of programme implementation to date as well as the final evaluation matrix, methodology, data collection toolkit and detailed work plan with timeline following a template to be provided by the Evaluation Unit. The report must also detail any adjusted evaluative approaches/methodologies that may be needed to implement the evaluation effectively due to COVID-19.	Q4 2020

Phase 2: Field visit and data collection	-	Q1 2021
Phase 3: Reporting	<ul style="list-style-type: none"> • A Draft Evaluation Report⁴⁵ organized by evaluation sub-question, presenting evaluation findings and recommendations for the JSF programme, aggregated and synthesized on the basis of the results of the different data collection and analysis tools (35-45 pages). • Annexes with summary of findings from each of the 'lines of evidence' used to support the evaluation findings⁴⁶ • An Executive Summary of maximum 5 pages summarizing the main findings and recommendations in English and French • Case studies following the template provided • A PPT slideshow for HQ debriefing (20 minutes' presentation) summarizing the main findings and recommendations. • A Final Evaluation Report that incorporates comments received from all partners and a matrix of recommendations to be used for the Management Response and action, with recommendations for the next phase of the programme. • If all or part of the evaluation was carried out virtually as a result of COVID-19, the report should reflect such limitations. 	Q1 2021

⁴⁵ Including up to three rounds of revisions.

⁴⁶ All completed tools and datasets making up the different lines of evidence should be made available to the Evaluation Unit upon request (including field notes, transcribed highlights from interviews and focus group discussions, details from quantitative analysis). Bidders are requested to make sure that the Evaluation Team is ready to provide this information upon request.

5. Composition of Evaluation Team

The evaluation team should present a combination of technical expertise and experience in evaluation with a focus on financial inclusion, climate adaptation work with local governments in developing countries, SME development, TVET, and employment of youth and women.

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

- 1 Team Leader with at least 10 years of relevant evaluation experience
- Team member(s) with 7-10 years of relevant thematic experience (youth inclusive finance/climate finance/climate change adaptation/local government finance, SME finance, TVET and skills development)
- At least 1 national expert

The evaluation team should include representatives from the Gambia and/or who possess background knowledge/expertise in the Gambia. The team should also strive for gender balance in its composition and should demonstrate experience in implementing evaluations remotely.

5.1. Overall expertise/experience

Overall, the team should be familiar with approaches used to

- theory-based approaches to programme evaluation, using both quantitative and qualitative analysis of existing secondary data and primary data sources;
- measure the performance of public financial management systems at the local level, including investments contribution focused on increasing climate resilience and sustainable green local economic development;
- assess programme contribution to market development/systemic changes in the area of financial inclusion;
- assess programme contribution to TVET as it relates to the local economy labour market for youth and women;
- assess programme contribution to SME development.

5.2. Evaluation expertise/experience

- Proven experience (at least 10 years for the team leader) with 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.
- Demonstrated experience in integrating gender equality, human rights and youth 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.
- Experience in implementing evaluations remotely, including familiarity with virtual and remote data collection techniques.
- Experience of undertaking/participating in evaluations in Youth and Women inclusive finance (micro, meso and macro levels), TVET, employment and climate resilient local economic development through local government, including experience using a range of qualitative and quantitative evaluation methodologies to assess program results at individual, institutional, market and policy levels.

5.3. Thematic expertise/experience

The teams should also demonstrate the following thematic expertise/experience:

5.3.1. Financial inclusion

- Knowledge and awareness of issues relating to financial Inclusion gaps and policy initiatives for Youth and Women;
- Proven experience and strong knowledge of working to support financial inclusion (supply and demand side), including livelihoods approach as analytical framework;
- Comprehensive knowledge of CGAP benchmarks and industry best practices;
- Comprehensive knowledge and experience in impact investing as well as relevant industry best practices;
- 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;
- Experience in the implementation of Financial Strategies;
- Demonstrated experience in policy making; strengthen financial policy regulators and FSPs;
- Experience of market development approach; low-income market segments; electronic payments;

5.3.2. SME development

- Experience in business development and advisory for start-ups and SMEs
- Experience with SME's access to finance in a development context;
- Comprehensive knowledge of DCED benchmarks and industry best practices;
- Skills and experience in value chain analysis;
- Prior experience and knowledge in Youth and Women Economic Empowerment;
- Experience in SME's with emphasis on Green and Climate Economy

5.3.3. TVET

- Experience and qualifications in technical and vocational education and training;
- Understanding of the role of TVET in an international development context;
- Understanding of TVET linkages to labour market for youth and women in the context of sustainable growth and green & climate economy

5.3.4. Local Government Finance / Climate Finance

- Proven international experience in the fields of local development, decentralization and/or environment and climate change adaptation with a specific emphasis on local or climate governance, adaptation and development planning, public financial management/budgeting, climate finance, and/or climate change mainstreaming
- Proven understanding of NDC and NAP processes including vertical integration and climate change adaptation best practices;
- Experience in capacity development and institutional strengthening in developing countries, ideally in the context of decentralization processes and/or climate change adaptation
- Experience with performance-based grants and similar tools like budget support, ideally for climate change adaptation

In order to meet good practice in ensuring sufficient coverage of gender equality and women's empowerment in the evaluation design and conduct, one gender equality expert should be appointed within the evaluation team to support in understanding the distinction between women's financial inclusion versus empowerment, and ensure that the evaluation reports this accordingly. The expert should focus on gender data disaggregation and gender-related impacts at the client level. The expert will have the responsibility for appraising the substance and effectiveness of approaches, products, outcomes and risks of women's financial inclusion.

The field visit team should include the Team Leader. The Team Leader should also have demonstrated experience in conducting evaluations and be equipped with the relevant skills and experience to 'apply an evaluative lens' at all points during the conduct of the field visit.

6. Selection process and proposal requirements

This is one of the first evaluations to be procured using UNCDF's new Long-term Agreement (LTA) with qualified evaluation firms. Interested bidders should submit a proposal that meets the requirements below.

Evaluation during a crisis: COVID-19

Given the potential restrictions for travel to and/or within the Gambia due to COVID-19, the proposal should highlight a methodology and a workplan that take into account the different possible scenarios for the conduct of the evaluation, including the use of virtual and remote interview methods, extended desk reviews, data analysis, surveys and evaluation questionnaires.

Consistent with the principles of fairness, transparency and best value for money prescribed by the United Nations public procurement rules, UNCDF shall "call-off" the services of the LTA holders based on a process of secondary competition. Under the secondary competition, UNCDF will solicit proposals from the LTA holders, and the firm that presents the proposal that achieves the highest combined score will be awarded the call-off in the form of a Purchase Order (PO). The TOR for the call-off shall be attached to the PO.

During the secondary competition, UNCDF will send the TORs to LTA holders and provide a fixed period (two weeks maximum) to submit a technical and financial proposal. The technical proposal should include a proposed methodology for the evaluation - not more than 10 pages - as well as the names, CVs and roles of the evaluation experts proposed to conduct the evaluation. The LTA holder shall endeavor to draw from the pre-approved experts under the LTA, and that such experts shall comprise all or a majority of teams that will engage under any call-off.

UNCDF shall perform a comparative analysis and evaluate the proposals received using the 70:30 method, with 70% of scores going to the technical proposal and 30% to the financial offer. The LTA holder who achieves the highest combined score shall receive the call-off PO and perform the assignment. The comparative analysis of the technical proposal will focus on the appropriateness of the proposed methodology and team to the evaluation terms of reference. Methodological innovation will be considered an asset.

The technical proposal shall consist of:

- A focused proposed methodology, approach and implementation plan (maximum 10 pages);
- Presentation of the proposed evaluation team, drawn from the pre-approved list of experts in the LTA. For team members sourced outside of the pre-approved list, a complete CV and justification for not sourcing from the pre-approved list shall be provided;
- As part of the technical assessment, an interview will be conducted for all proposed team members.

1. Proposed Methodology, Approach and Implementation Plan

Points obtainable

1.1	<p>Appropriateness of evaluation design to the programme being assessed. This includes but is not limited to:</p> <ul style="list-style-type: none"> • Appropriateness of the overall methodological approach to the evaluation and variety of evaluation methods and techniques/lines of evidence being proposed to answer the evaluation questions, bearing in mind the complex nature of the policy and market systems that UNCDF is seeking to influence and the presence of likely alternative drivers of these changes • Quality and appropriateness of the proposed evaluation matrix including proposed judgement criteria/performance indicators and how the lines of evidence will be deployed to answer the evaluation questions at different levels of the theory of change (at the level of programme execution; at the level of key organisational partners – including MSMEs - that the programme is working with; at the system level; and, if requested in the Terms of Reference, at the programme beneficiary level) • Quality of the data collection strategy to be applied in answering the evaluation questions, including details of the qualitative and quantitative tools that will be used in assessing existing secondary data and generating new primary data to answer the evaluation questions. • Appropriateness of the proposed data analysis strategy, including plans to transform the analysis and aggregation of data into evaluation findings • Appropriateness of the proposed approach to case study analysis that can compare and contrast the results of the different programme instruments being deployed in support of the variety of partners across the portfolio. 	200
1.2	<ul style="list-style-type: none"> • Extent to which the proposal highlights how the evaluation will apply a gender responsive lens at different stages of the evaluation cycle (inception, data collection, draft and final reports) 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 UNCDF's Gender Economic Empowerment Framework 	75
1.3	<ul style="list-style-type: none"> • 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. 	75
Total Section 1		350

2. Management Structure and Key Personnel

Points obtainable

2.1	<p>Responsiveness of the proposed evaluation team to the team composition set out in the Terms of Reference.</p> <p>In the event that the LTA holder wants to propose the engagement of experts that are not in the pre-approved list of experts in the LTA, the LTA holder shall : (a) submit a complete CV that UNCDF will review; and (b) paying attention to the specific expert profiles being sought in the evaluation ToR, provide a justification as to why an expert outside of the pre-approved list is being proposed. Both documents shall be reviewed by UNCDF and shall be considered in the determination of rating of the Technical Proposal.</p> <p>The assessment of not pre-approved experts will be based on scoring grid set-out in the LTA on a pass or fail basis, as well as the responsiveness to the team composition set out in the Terms of Reference (see above). For reference, the scoring grid set-out in the Terms of Reference to the RfP sets out a series of expected attributes for each of the following categories of expert:</p> <ul style="list-style-type: none"> • Project Directors and Team Leaders experienced in managing and conducting international development evaluation in relevant areas to UNCDF; • Technical experts with deep knowledge and expertise of UNCDF's Areas of Work (either Local Development Finance OR Inclusive Finance experts AND MSME Investment Finance experts) in the countries in which we work as well as relevant evaluation experience; • Knowledge and experience of experts of gender-responsive evaluation; • Knowledge and experience of evaluation methodology; • Junior evaluation experts (enumerators, survey designers etc) <p>In case where the non pre-approved proposed experts do not meet the requirements as set-out both in the LTA scoring grid and call-off terms of reference, UNCDF reserves the right to request submission of CVs that meet the both those sets of criteria</p>	350
<i>Total Section 2</i>		350

Only firms totaling > 490 points out of 700 points during the first step of the technical evaluation will be invited to the interview.

3. Interview

Points obtainable

3.1	Clarity of presentation on the proposed methodology and evidence of clear division of labour within the team	150
3.2	Quality of responses to the questions	150
<i>Total Section 3</i>		300

7. 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 or supporting the programme being evaluated or have any plans to do so for the duration of the programme being implemented.

8. Price and schedule of payments

Evaluation during a crisis: COVID-19

In line with the UNDP's financial regulations, when determined by the UNCDF Evaluation Unit and/or the evaluation team that a deliverable or service cannot be satisfactorily completed due to the impact of COVID-19 and limitations to the evaluation, that deliverable or service will not be paid.

Due to the current COVID-19 situation and its implications, a partial payment may be considered if the consultant invested time towards the deliverable but was unable to complete to circumstances beyond his/her control.

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.

Schedule of payments:

- 25% of contract: upon submission of inception report;
- 35% of contract: upon submission of draft evaluation report;
- 40% of contract: upon approval of final evaluation report.

Annex 1. Quality Grid for UNCDF Evaluations

Following UNDP's Evaluation Policy, to which UNCDF is party, all external evaluations commissioned by UNCDF's Evaluation Unit are subject to external quality control by UNDP's Independent Evaluation Office. Bidders are requested to respect the elements of this quality assessment tool in coming up with their proposed approach for the evaluation. Full details of previous UNCDF evaluations can be found here: <https://erc.undp.org/evaluation/units/255>

TOR and Design (Weight 15%)
1. Do the Terms of Reference clearly outline the focus for the evaluation in a logical and realistic manner?
2. Do the Terms of Reference detail timescales and budgets for the evaluation?
3. Does the TOR clearly outline the evaluation's planned approach?
4. Is the proposed outline of the evaluation approach and methodology clearly detailed in the ToR?
5. Does the ToR request the evaluator to include gender and vulnerable group issues within the evaluation?
Report and Methodology (Weight 30%)
STRUCTURE
1. Is the evaluation report well-balanced and structured?
2. Does the Evaluation report clearly address the objectives of the evaluation as outlined in the ToR?
METHODOLOGY
3. Is the evaluation's methodological approach clearly outlined?
4. Is the nature and extent of the project/ programmes stakeholders or partnerships and their role and involvement in the project/ programme explained adequately?
5. Does the Evaluation clearly assess the projects/ programmes level of RELEVANCE?
6. Does the Evaluation clearly assess the projects/ programmes level of EFFECTIVENESS?
7. Does the Evaluation clearly assess the projects/ programmes level of EFFICIENCY?
8. Does the Evaluation clearly assess the projects/ programmes level of SUSTAINABILITY?
DATA COLLECTION
9. Are data collection methods and analysis clearly outlined?
10. Is the data collection approach and analysis adequate for scope of the evaluation?
11. Are any changes to the evaluation approach or limitations in implementation during the evaluation mission clearly outlined and explained?
REPORT CONTENT
12. Does the evaluation draw linkages to the UNDP country programme strategy and/or UNDAF?
13. Does the Evaluation draw linkages to related National government strategies and plans in the sector/ area of support?
14. Does the evaluation detail programme/ project funding and provide funding data?
15. Does the evaluation include an assessment of the projects M&E design, implementation and overall quality?
16. Are all indicators in the logical framework assessed individually, with final achievements noted?
Crosscutting (Weight 15%)

1. Are human rights, disabilities, minorities and vulnerable group issues addressed where relevant?
2. Does the report discuss poverty/ environment nexus or sustainable livelihoods issues, as relevant?
3. Does the report discuss disaster risk reduction and climate change mitigation and adaptation issues where relevant?
4. Does the report discuss crisis prevention and recovery issues, as where relevant?
5. Are the principles and policy of gender equality and the empowerment of women (GEEW) integrated in the evaluation scope and indicators, as relevant?
6. Does the Evaluation's Criteria and Evaluation Questions specifically address how GEEW has been integrated into the design, planning, implementation of the intervention and the results achieved, as relevant?
7. Are gender-responsive Evaluation methodology, Methods and tools, and Data Analysis Techniques selected?
8. Do the evaluation findings, conclusions and recommendation take gender equality and the empowerment of women (GEEW) aspects into consideration?
9. Does the evaluation draw linkages to the SDGs and relevant targets and indicators for the area being evaluated?
Evaluation Findings, Conclusions and Recommendations (Weight 40%)
FINDINGS AND CONCLUSIONS
11. Are any changes to the evaluation approach or limitations in implementation during the evaluation mission clearly outlined and explained?
REPORT CONTENT
12. Does the evaluation draw linkages to the UNDP country programme strategy and/ or UNDAF?
13. Does the Evaluation draw linkages to related National government strategies and plans in the sector/ area of support?
14. Does the evaluation detail programme/ project funding and provide funding data?
15. Does the evaluation include an assessment of the projects M&E design, implementation and overall quality?
16. Are all indicators in the logical framework assessed individually, with final achievements noted?
Crosscutting(Weight 15%)
1. Are human rights, disabilities, minorities and vulnerable group issues addressed where relevant?
2. Does the report discuss poverty/ environment nexus or sustainable livelihoods issues, as relevant?
3. Does the report discuss disaster risk reduction and climate change mitigation and adaptation issues where relevant?

4. Does the report discuss crisis prevention and recovery issues, as where relevant?
5. Are the principles and policy of gender equality and the empowerment of women (GEEW) integrated in the evaluation scope and indicators, as relevant?
6. Does the Evaluation's Criteria and Evaluation Questions specifically address how GEEW has been integrated into the design, planning, implementation of the intervention and the results achieved, as relevant?
7. Are gender-responsive Evaluation methodology, Methods and tools, and Data Analysis Techniques selected?
8. Do the evaluation findings, conclusions and recommendation take gender equality and the empowerment of women (GEEW) aspects into consideration?

9. Does the evaluation draw linkages to the SDGs and relevant targets and indicators for the area being evaluated?
Evaluation Findings, Conclusions and Recommendations (Weight 40%)
FINDINGS AND CONCLUSIONS
1. Does the evaluation report contain a concise and logically articulated set of findings?
2. Does the evaluation report contain a concise and logically articulated set of conclusions?
3. Does the evaluation report contain a concise and logically articulated set of Lessons learned?
4. Do the findings and conclusions relate?
5. Are the findings and conclusions supported with data and interview sources?
6. Do the conclusions build on the findings of the evaluation?
7. Are risks discussed within the evaluation report?
RECOMMENDATIONS
8. Are the recommendations clear, concise, realistic and actionable?
9. Are recommendations linked to Country Office outcomes and strategies and actionable by the CO?

