

TERMS OF REFERENCE

MID TERM EVALUATION OF THE “FINANCIAL INCLUSION OF REFUGEES AND HOST COMMUNITIES” PROGRAMME IN UGANDA

1. Overview

Grameen Credit Agricole Foundation (hereinafter “the Foundation”), in partnership with the United Nations High Commissioner for Refugees (UNHCR) and the Swedish International Development Agency (Sida), wishes to appoint qualified consultants/consultancy firms to carry out an independent midterm evaluation of the “Financial Inclusion of Refugees and Host Communities” programme in Uganda.

The consultant(s) will carry out an evaluation of the programme from its launch date (November 2019) until June 2021. The aim of the evaluation is to assess progress of the activities to date and clients’ satisfaction by:

- Reviewing the programme’s documentation;
- Performing a quantitative analysis on the progress of the activities;
- Performing a qualitative analysis on the progress of the activities and coordination of the programme;
- Analysing the programme outreach and segmentation of the end beneficiaries;
- Analysing clients’ satisfaction;
- Analysing perspectives and giving recommendations of areas of improvement;

The conclusions and recommendations will help the Foundation and the three financial service providers (FSPs) that are taking part in the programme to adjust the activities to be implemented during the second phase of the programme and to take the right measures to ensure the success of the programme. The evaluation will also provide essential information on how to improve the efficiency and quality of the services being provided to the end beneficiaries.

The evaluation will be carried in collaboration with the three FSPs that are taking part in the programme, so that the insights produced can be relevant and useful to them.

The evaluations shall conform to OECD/DAC’s Quality Standards for Development Evaluation¹. The consultant(s) shall use the Sida OECD/DAC Glossary of Key Terms in Evaluation.

2. Timeframe

The assignment is expected to take place between September and October 2021. It will depend, of course, on the sanitary context and the possibility to have the mission on site.

1 <https://www.oecd.org/dac/evaluation/dacriteriaforevaluatingdevelopmentassistance.htm>

3. Background

Uganda is the leading country in Africa in terms of hosting refugees with 1.4 million refugees. The country has even recently lifted some restrictions linked to Covid-19 to welcome refugees from the Democratic Republic of the Congo, one of the main countries of origin for refugees in Uganda along with South Sudan and Burundi.

Refugees however face harder constraints to access formal financial services than the local population, since FSPs are not familiar with their livelihoods conditions, opportunities, and households' economics. The result is a largely unmet demand for financial services amongst the refugee population.

Sida, UNHCR and the Foundation have launched in 2019 a three-year financial inclusion programme which aims at improving access to credit, savings and other financial and non-financial (trainings) services to refugees and their host communities in Uganda. The programme follows a market-based approach with the Foundation providing debt funding with a 50% guarantee from Sida to three FSPs: Vision Fund Uganda, UGAFODE and BRAC Uganda Bank Limited (BUBL), willing to extend their credit products to refugees. In addition, Sida has established a technical assistance fund aiming at offering non-financial services to refugees with host communities and to contribute covering some of the initial set-up costs incurred by the FSPs to start lending operations to refugees and host communities. The mid-term evaluation of the programme part of this ToR is funded through this fund.

The Foundation is in charge of coordinating the programme and supporting the three financial FSPs involved in the project to develop a range of products and services adapted to the refugee population and host communities.

Within the overarching goal of providing access to financial services to refugees and host communities, the specific objectives of the programme are to:

1. Promote livelihoods and improve resilience of refugees and host communities by:
 - Fostering self-employment by supporting start-ups and expansion of existing business activities through microcredit loans;
 - ;
 - Enhancing refugees' business skills and financial literacy through the provision of non-financial services;
 - Facilitating refugees' employment by supporting SMEs lending among the host population in those sectors where refugees can be employed.
2. Capitalize on the programme by:
 - Drawing conclusions and recommendations on success factors, obstacles, risks and solutions in serving refugees and their host populations;
 - Communicating these conclusions and recommendations to a broad audience in the microfinance field, so that providers in the market can gain an understanding of the business case for serving refugees.

One year and a half after the launch of the programme, and despite a slowdown of the activities due to the COVID-19 crisis, the three FSPs have achieved the following results²:

Number of refugees with an outstanding loan	6 423
Number of host community members with an outstanding loan	8 354
Total number of beneficiaries reached with credit	14 777
Number of active savers among refugees	2 833
Number of active savers among host community	999
Total number of beneficiaries reached with saving	3 832
Percentage of women among active clients	67,0%
Percentage of refugees among active clients	49,7%
Total amount of loans disbursed to refugees (EUR)	508 494
Total amount of loans disbursed to host community (EUR)	484 709
Total amount of loan disbursed	993 203
Total amount of savings collected among refugees (EUR)	88 826
Total amount of savings collected among host community (EUR)	229 204
Total amount of savings collected	318 030
PAR 30 of the loan portfolio	1,7%
Number of beneficiaries of non-financial services	19 294
Amount of loan provided by GCAMF to FSPs (EUR)	520 000

4. Scope of the evaluation

The evaluation was expected to take place much earlier (first quarter of 2021) but due to the impact of the Covid 19 crisis on the development of the program with the FSPs and the difficulties to conduct such mission on site, it has been postponed until now.

The evaluation will be focused on assessing progress of the activities to date and clients' satisfaction. The following dimensions will notably have to be covered:

- a. Review of documentation
 - Review of the programme's documentation (budgets, contracts, initial country assessment, semiannual and annual reports, work plans, evaluations performed by the FSPs and other documentation produced by FSPs and the Foundation in the framework of this programme);
- b. Quantitative analysis on progress of the activities
 - Review of the indicators of the programme (outreach, portfolio quality...) to date and comparison with planned objectives / projections;
 - Review of the financial reporting, current budgets / projections and comparison with initial budgets;
 - Review of the tools used by the Foundation and the FSPs to follow progress of the activities and for the financial reporting.

² Data as of March 2021

c. Qualitative analysis on progress of the activities and coordination of the programme

- Review of the implemented activities (branches open, staff recruited, development of new products including non-financial services) and analysis on the potential gaps between results and objectives;
- Perception of the FSPs on the programme: satisfaction, relevance of support provided (loans, TA funds);
- Main difficulties faced by the FSPs in implementing the activities of the programme, solutions found and main risks faced in the implementation of the remaining activities for the second phase of the programme;
- FSPs analysis on the impact of COVID-19 crisis on their activities, on the implementation of the programme and on clients, especially refugees;
- Assessment on how and if developments in the legal and regulatory environment contributed to achievement/non-achievement of programme objectives;
- Support provided by other funders to the FSPs (complementarity of the support, added value of Sida's / Foundation's support compared to other funders);
- FSPs' analysis on which dimensions of the support are most useful, and which role this support played in developing the services for refugees and their host communities;
- FSPs' analysis on the non-financial services developed / to be developed and their added value. Perception on added value and potential challenges in working with implementing partners (NGOs);
- FSPs' analysis on other dimensions to be covered by the programme and eventual needs for additional support (financial and non-financial);
- FSPs' analysis on complementarity of loans provided by the Foundation and TA funds;
- FSPs' perspectives on the development of the services to refugees (new products, changes on existing products, areas of intervention, of improvement...);
- Perception of the FSPs on the role, relationship with the UNHCR;
- Analysis of the FSPs, Sida and UNHCR on the coordination work done by the Foundation;
- Analysis of the Foundation on the programme, constraints for implementation, main risks faced in the implementation of the remaining activities.

d. Analysis on outreach and client segmentation

- Client segmentation: analysis of the outreach of the programme and clients segmentation (% refugees, % women, % youth, other demographic/socio-economic characteristics, type of activities/businesses), with an analysis:
 - By FSP;
 - By branch/area covered by each FSP;
 - By type of product (loan, savings, non-financial services);
- Analysis of the impact of the programme on job creation:
 - Impact on self-employment;
 - Jobs created by the borrowers of the programme;
 - Jobs created for refugees by the borrowers of the programme;

Part of this data has been collected by the FSPs and the consultant(s) will need to use it in their assessment.

An analysis by gender will be performed on the different KPIs, especially to better understand how women have been impacted by the programme and whether the Covid-19 impact was similar/harder on female headed households.

e. Analysis on clients' satisfaction

- Client satisfaction on services, added value of the services and areas of improvement, notably in terms of:
 - Type of services / products offered (loans, savings, transfer services);
 - Proposed amounts;
 - Proposed methodology (group, VSLA, individual) and required guarantees;
 - Pricing;
 - Turnaround time;
 - Duration / repayment schedule;
 - Compatibility of services with clients' activity;
 - Delivery channels;
 - Non-financial services provided;
- Clients' needs for additional services;
- Challenges and barriers: identification of main obstacles refugees are facing in accessing services developed by the FSPs, mitigation measures that have been put in place by the FSPs and remaining challenges;
- Clients' perception on the impact of the financial and non-financial services on their business development, improvement of their livelihoods and resilience / resistance to shocks;
- Client's perception on the impact of COVID-19 crisis on their activities and livelihoods;
- Do no harm: assess the context and anticipate any possible protection threats for the refugee population deriving from access to the services, and how these potential negative consequences can be avoided or minimised.

In addition, consultant(s) will perform a conflict analysis through an assessment of the impact of the services, including a valuation of drivers of conflict between host community and refugee population, mitigation measures implemented by the FSPs and their implementing partners (NGOs) and measures to be implemented.

The sample of refugees to be interviewed and methodology for interviews should be part of the proposition, even if it should be finalized in partnership with UNHCR and after consulting the FSPs to make sure they are appropriate and adapted to the local context and to current Covid-19 restrictions.

f. Perspectives and areas of improvement

The objectives of the evaluation are:

- For the Foundation, the FSPs and their implementing partners (NGOs), to insure that the planned activities are implemented and adjusted as needed during the second part of the programme;
- For the FSPs and their implementing partners (NGOs) to improve the efficiency and quality of the services being provided to the refugees and their host communities;
- For the Foundation, to efficiently follow up the activities and the outreach of the programme, and to provide relevant support to the FSPs.

To serve these objectives, the Consultant(s) will be expected to:

- Draw conclusions and issue recommendations on key measures to mitigate any identified risks in the framework of the programme;
- Draw conclusions and issue recommendations on key measures to adjust the activities for the second part of the programme;
- Draw conclusions and issue recommendations on key measures to improve the efficiency and quality of the services delivered to refugees and their host communities, to insure the services are delivered to the intended target market and adapted to its needs;
- Issue recommendations on indicators to be added / adjusted and tools to improve / develop for the efficient follow-up of the programme and its outreach (both at the Foundation and the FSP level);
- Issue recommendations on additional support that could be provided by Sida, the Foundation and UNHCR to help FSPs implementing the activities.

Recommendations will take into consideration the operational capacity, products and services offering, and objectives of each FSP, as well as the operational capacity of the Foundation and the funds made available for the implementation of the programme.

5. Deliverables

- An interim evaluation report;
- A final evaluation report with main key findings, detailed findings, and specific recommendations to all parties involved in the programme;
- A PowerPoint presentation of the evaluation key findings and recommendations.

6. Milestone payments:

- Project plan including timeline (20% payment);
- Interim evaluation report handed out (30% payment);
- Submission of the final evaluation report (50%).

7. Invitation to tender

Grameen Credit Agricole Foundation is inviting tenders from suitably qualified consultants/consultancy firms.

The proposal should contain:

- A description of your understanding of the task;
- Your proposed methodology and timeline;
- Proposed team composition and structure;
- Relevant experience of team members (the consultant(s) should send their CV and the ones of the members of the firm that will conduct the assessment);
- A proposed budget denominated in EUROS – with the breakdown between fees (including day rates and number of days) and expenses. Consultants shall state their price component for cost incurred in Euro and if necessary in local currency. Consultants who intend to incur cost in other currencies for the assignment may state the corresponding price component in Euros.

Your proposal should be sent by email to philippe.guichandut@credit-agricole-sa.fr; violette.cubier@credit-agricole-sa.fr; victoire.binson@credit-agricole-sa.fr by **12:00 CET 31st August 2021**.

Consultant(s) must submit an electronic version of the Proposal (one document for the technical offer and one document for the financial offer, in two separate emails).

Proposals shall be submitted in English.

Clarifications may be requested not later than 2 days before the submission date and sent to philippe.guichandut@credit-agricole-sa.fr; violette.cubier@credit-agricole-sa.fr; victoire.binson@credit-agricole-sa.fr

Proposals must remain valid 60 days after the submission date.

Criteria, sub-criteria, and point system for the evaluation of Technical Proposals are:

	Points
Specific experience of the main Consultants (team leader) relevant to the assignment	15
Adequacy of the proposed methodology and work plan in responding to the Terms of Reference	55
Key professional staff qualifications and competence for the assignment, including presence of nationals among key staff	30
TOTAL	100

The minimum technical score required to pass is: 60 Points

The weights given to the Technical and Financial Proposals are: Technical = 0.8, and Financial = 0.2

8. Profile of Consultant(s):

- At least 10 years of proven experience in conducting high quality evaluation in the field of financial inclusion;
- Understanding of and experience in Uganda;
- Demonstrated experience with evaluation in the refugee landscape;
- Excellent writing skills in English.

9. About us

Sida

The Swedish International Development Cooperation Agency, Sida, is a government agency working on behalf of the Swedish parliament and government, with the mission to reduce poverty in the world. Through our work and in cooperation with others, we contribute to implementing Sweden's Policy for Global Development.

UN High Commissioner for Refugees

UNHCR, the UN Refugee Agency, is a global organisation dedicated to saving lives, protecting rights and building a better future for refugees, forcibly displaced communities and stateless people. It works to ensure that everybody has the right to seek asylum and find safe refuge, having fled violence, persecution, war or disaster at home. Since 1950, it has faced multiple crises on multiple continents, and provided vital assistance to refugees, asylum-seekers, internally displaced and stateless people, many of whom have nobody left to turn to.

Grameen Credit Agricole Foundation

Initiated in 2008 by the Groupe Crédit Agricole, in partnership with Prof. Muhammad Yunus, Founder of the Grameen Bank and Peace Nobel Prize 2006, the Foundation Grameen Crédit Agricole aims at contributing to the fight against poverty in developing countries by financing microfinance institutions and social business enterprises. It provides loans, equity, guarantees and technical assistance to its partners. Initially the Foundation received an endowment of 50 million euros. Currently the Foundation works with 88 partners in 37 countries, with an outstanding portfolio of EUR 87 mln.