**Terms of Reference: Quest II Real Time Evaluation**
**August 2024**

LWR QUEST Recovering Businesses Phase 2 – Lebanon

**Implementation Period:** **August 19, 2024 -August 30, 2025**

# Introduction

QUEST Recovering Businesses Phase 2 will promote economic development, job creation, and social cohesion through a multifaceted approach integrating policy changes, financial and non-financial support initiatives.

The program will continue to target and address marginalized entrepreneurs, especially women and youth of the private sector operating in remote and peri-urban areas along the communities they represent and is considering them a major element to pave a solid pathway for the economic recovery and social stability in Lebanon.

The QUEST Recovering Businesses Phase 2 program will focus on three outcomes:

1. Support and accelerate business enabling environment and ecosystem for entrepreneurs and enterprises.
2. Provide access to finance for micro and small enterprises to foster expansion, job creation, and economic empowerment.
3. Improve social cohesion among entrepreneurs and community members and increase their business capacity and soft skills.

# Objectives of the Consultancy

Under the supervision of the Lebanon Programs Director and Program Manager , the Quest Recovering Businesses Phase 2 – Lebanon (Quest II) program funded by kerk in actie “KIA” and implemented by Lutheran World Relief “LWR” Lebanon and local partners is searching for a program evaluation consultant /content creator that will conduct the real-time evaluation of Quest II program to determine what the program has achieved, what worked, what did not, the tools effectiveness, relevance and efficiency in tackling in achieving the program’s objectives? How did the program adapt to the challenges and to the local context and what could be done in the future to meet these objectives effectively and efficiently and how to sustain the program’s successful interventions?

To ensure accountability, Lutheran World Relief (LWR) will hire a consultant in alignment with Kirk in Actie’s (KIA) requirements and consensus to evaluate the program and its financial and non-financial interventions in terms of relevance, efficiency, effectiveness, coherence, impact and sustainability. The evaluation will compare outcomes against baseline and targets using both quantitative and qualitative data. The assessment should provide insights about the program’s design and performance to enable designers, implementers, and partners to apply lessons learned for future programs.

# Scope of the Consultancy

Starting from August 19, 2024, and ending August 30, 2025, LWR anticipates two tiers of analysis: program material/ reports desk review, and field-based research.

In preparation for the evaluation, the consultant will be provided with the following background information documents for desk **review**:

* The Quest II enterprise assessment baseline and endline reports.
* Criteria for enterprise assessments and reassessments, and reports for the assessments and reassessments.
* Program Fact Sheet Summary
* Access to Finance reports, brochure(s) (Loans/Impact Investment)
* Financial Literacy Training Handout
* Social Cohesion Day Materials and reports
* Maharat Initiative narrative and performance report(s)
* ELDI Initiative narrative and performance report(s)
* Business Coaches Report
* Shared Futures Holistic Approach Document
* Performance Monitoring Plan (PMP) Template
* Pre-Post Monitoring Sheet
* Any other relative materials that the consultant or LWR Lebanon reckons as needed including the program evaluation and recommendations from Phase I

As part of this evaluation, the consultant will conduct **research** using KIIs, FGDs and participant interviews. In addition to questions devised by the consultant to achieve desired results through the indicators that will be shared through the PMP and the sample questions provided below. The consultant might adapt or suggest additional or other tools that she/he perceived as relevant to address the LWR and KiA questions below segregated into four categories:

## Overall Program Evaluation Questions

* How was the program relevant in the eyes of the beholders and how adaptable it was to the local context?
* Are there any specific areas or aspects of the program that require improvement or adjustment? If so, what are they, and what strategies can be implemented to address them?
* How has the program collaborated with relevant stakeholders, such as government agencies, NGOs, and local communities, to achieve its objectives?
* How effective has the program been in promoting social cohesion at personal (1), relational (2), community (3), and national discourse (4) level, and gender equality?
* How did the program promote economic/financial inclusion and business enabling environment for entrepreneurs?
* What impact has the program had on job creation and economic development in the targeted communities? Evaluate the impact of the program interventions in maintaining, sustaining and creating jobs?
* What lessons have been learned from the program's implementation so far? How can these lessons inform future interventions or similar programs?
* How satisfied are the participants of the program with the support they have received? Are there any suggestions or feedback provided by the participants for program improvement?
* How does the program plan to sustain its achievements and continue supporting entrepreneurs beyond the current program timeline?
* To what extent do participants feel their own objectives were achieved?
* To what extent do program participants believe the results achieved in the program contributed to improving their overall well-being? To what extent do program participants believe the program responded well to their individual needs?
* To what extent do participants feel more empowered to successfully operate their enterprises because of the program? To what extent do they feel better qualified to identify and manage risks?

## Outcome I Program Evaluation Questions

* Evaluate the efficiency and effectiveness of the ELDI “Economic Learning, Dialogue and Inclusion” forum in terms of challenges, objectives, sustainability, impact on the program and on policy makers/stakeholders?
* Did the ELDI Forum advance and influence the financial and economic inclusion in Lebanon?

## Outcome II Program Evaluation Questions

* How successful has the program been in empowering entrepreneurs economically and enabling them to develop and scale up their micro and small businesses?
* How many entrepreneurs, women-led/employed and gender inclusive micro and small enterprises have received soft and hard support through the program?
* Have the supported enterprises been able to provide a sustainable, fair, and safe source of income to their owners, existing employees and their families?
* How has the program supported the creation / scale-up of income-generating opportunities for entrepreneurs? How many opportunities have been created / scaled up currently?
* Has the financial support given to entrepreneurs been sufficient for them to develop and scale up their businesses effectively?
* Have the entrepreneurs been able to repay the loan portion of the financial product so far? If not, what factors have contributed to the repayment challenges?
* What challenges or obstacles has the program encountered in achieving its objectives? How have these challenges been addressed?
* Evaluate the impact of the program on local microfinance institutions’ capacities and access to finance products offered for entrepreneurs in the local market. Demand, Supply, Diversification among others...
* Evaluate the impact of the impact investment component on selected investees/enterprises? Opportunities and challenges encountered.

## Outcome III program Overall Questions

* To what extent has the program raised awareness about gender-based violence (GBV), fair and safe work conditions?
* How effective/relevant were the social cohesion tools and activities? How could we adapt for the future?
* Evaluate the impact of business coaching on SMEs’ performance, productivity, sustainability and income generating activities among other relevant aspects?
* Evaluate the impact of “Maharat” program initiative on developing skills for interns, engagement with the private sector, sustainability, job creation among other relevant aspects of the program?

Additionally, the evaluation should:

* Evaluate the degree to which the program has met its indicator targets to date.
* Collect stories (anecdotal evidence) from participants that document program’s objectives achievements
* Showcase which program component (s) worked, and in what context?
* Discuss the contextual challenges / developments which emerged (i.e., state of the country, its economy, unrest, etc.) and how they were tackled within the program.
* Compile a list of examples of the ripple effects (positive or negative) caused by the program, on social cohesion and networking, local economic development, financial inclusion and economic growth
* Any other questions that the consultant sees as relevant.

# Key Deliverables

To successfully complete the program real-time evaluation, the consultant must produce and submit the following 5 deliverables, by the dates indicated (dates will vary upon the actual signature date).

**Deliverable #1: Inception Report comprised of detailed approach, work plan, and milestones**

**Due date: August 30, 2024**

The Inception Report shall include the following:

* An outline illustrating specific approach for achieving deliverables.
* A detailed work plan with milestones identified.
* A list of questions to be used in the overall assessment (in addition to those listed in this ToR)
* A list of questions segregated per indicator shown in the PMP for both baseline and endline survey
* Research methodology and conceptual framework
* Methodology for analysis
* Limitations of the assessment

Additional requirements:

* Draft Inception Report will be submitted for comments, then finalized with comments addressed or incorporated.
* During this phase, consultant should start conducting KIIs, FGDs, and participant interviews, recording and taking notes for each to enable categorization and analysis.
* All research must be translated to English (existing data and program documents are already translated)

**Deliverable #2: Outline of the baseline report with a draft report for findings.**

**Due date: September 30, 2024**

* Outline of the baseline assessment report, including list of Annexes to be included (e.g., tools used, questions asked, FGD notes, KII notes, etc.)
* Notes from FGDs and KIIs in Word format
* Summary of key qualitative findings in Word format
* All the above must be submitted in English.
* Submit draft of baseline report for comments, then revise with comments addressed or incorporated

**Deliverable #3: Baseline Assessment Report with Findings, Conclusions and Actionable Recommendations.**

**Due date: October 30, 2024**

**Deliverable #4: Outline of the final report with a draft report for findings.**

**Due date: July 30, 2025**

* Outline of the final assessment report, including list of Annexes to be included (e.g., tools used, questions asked, FGD notes, KII notes, etc.)
* Notes from FGDs and KIIs in Word format
* Summary of key qualitative findings in Word format
* All the above must be submitted in English.
* Submit draft final assessment report for comments, then revise with comments addressed or incorporated by September 15, 2023

**Deliverable #5: Final Assessment Report with Findings, Conclusions and Actionable Recommendations**

**Due date: August 30, 2025**

# Payment Schedule

The Service Provider shall complete all activities by the date specified in the table below. The Deliverable and Payment Schedule also presents the corresponding payment terms as they relate to the deliverables of this assignment. Processing of payments will only commence upon acceptance of deliverables and upon receipt of invoice. Payments will be made within 30 days after receipt of invoice.

|  |  |  |  |
| --- | --- | --- | --- |
| **S/N** | **Deliverable/ Task** | **Final Submission Date** | **Payment** |
| 1 | Final Inception Report with Work plan | August 30, 2024 | 30% |
| 2 | Baseline Assessment  | October 30, 2024 | 30% |
| 3 | Final Assessment Report | August 30, 2025 | 40% |

# Consultant’s Qualifications and Application Procedures

This Consultancy is open to individual or firm. The submitted proposals will be assessed using

the three criteria:

* Demonstrated capacity to conduct survey, program evaluation, research/studies/assessments of similar magnitude and development themes (especially in the field of enterprise development, gender, market systems, etc.)
* Technical proposal outlining an understanding of the assignment and proposed methodology.
* Cost effectiveness of the proposed budget.

LWR is looking for consultants / institutions with the following qualifications and experience:

* At least ten years of professional experience in conducting surveys, program evaluation with solid experience in conducting and managing enterprise development, gender, or market systems survey and evaluation for similar programs.
* Operational experience with (evaluating) business development and/or recovery programs is an advantage, experience in economic growth; financial service is a plus.
* At least a bachelor’s degree in economics, statistics, or other relevant disciplines. Master’s level degree or higher is an advantage.
* Demonstrated capacity to analyze qualitative and quantitative data in a systematic way.
* Demonstrated ability to present complex information in a concise, clear and accessible way.
* Have excellent writing and presentation skills (in English), and have outstanding analysis, and communication skills.
* Have excellent command of Arabic in speaking, writing and understanding Arabic.

# To Apply

Interested consultants are requested to prepare an Expression of Interest and provide evidence to support claims of knowledge, skills and experience:

1. A short proposal (2 pages) on how to fulfill the ToR, which should include:
	1. Evaluation methodology
	2. Initial work plan
2. Proposed all-inclusive budget
3. Resumes/CVs with references
4. A sample of a similar assessment report

Service Providers are requested to submit the documents by **August 16, 2024 COB** to ochaanine@lwr.org with subject line “**Quest II-ToR-Real Time Evaluation Consultancy**”