



TERMS OF REFERENCE: PROJECT FINAL EVALUATION

Project: Urban Migrant Entrepreneur Capital (U-ME Capital)

Position Title: Final Evaluation Consultant

Place of Assignment: Ha Noi

Reporting to: Project Lead and CARE MEL Lead

Duration: Nov – Dec 2021

Founded in 1945, CARE is a leading humanitarian organisation fighting global poverty and providing lifesaving assistance in emergencies. In 100 countries and territories around the world, CARE places special focus on working alongside poor girls and women because, equipped with the proper resources, they have the power to help lift whole families and entire communities out of poverty. To learn more, visit www.care-international.org.

CARE International in Vietnam (CVN) is a creative and dynamic organisation that has worked with Vietnamese and international partner organisations since 1989 in over 300 projects. We recognise that the key to achieving equitable development outcomes lies in addressing deeply rooted, underlying structural causes of poverty and injustices which contribute to the exclusion and vulnerability of particular groups in society. In Vietnam, our long-term programme goals are that Remote Ethnic Minority Women (REMW) and Socially Marginalised People (SMP) in urban areas equitably benefit from development, are resilient to changing circumstances, and have a legitimate voice. To learn more, visit www.care.org.vn

1. PROJECT INFORMATION

The Urban Migrant Entrepreneur Capital (U-ME Capital) initiative aims to improve the well-being of domestic workers in 5 provinces of Vietnam through technology-based income opportunities and formal financial services.

The initiative is funded by the Australian Government through the [Business Partnerships Platform \(BPP\)](#), which supports innovative partnerships to enable businesses to achieve development and commercial impacts through their core business operations. U-ME Capital is a partnership between CVN and 2 business partners:

- **JupViec**, known as 'Uber for Maids', is a private business which runs a mobile phone app that connects domestic workers and customers for a wide range of house cleaning services. Founded in 2012, JupViec is currently working with up to 2,000 active domestic workers in 5 cities in Vietnam (Hanoi, Hai Phong, Da Nang, Binh Duong, and Ho Chi Minh City).
- **LienVietPostBank** is the first and only bank that has a presence in all 63 cities and provinces, connected with 10,000 post offices in Vietnam. The bank's vision is to become leading retail and universal bank that services the mass market as – "A Bank for Everyone." LienVietPostBank owns LienViet24h (formerly ViViet e-wallet), which has over 2 million users.

U-ME Capital initiative has three expected outcomes:

- Outcome 1: Domestic workers have increased access to, and benefit from, formal financial services;
- Outcome 2: Domestic workers have increased dignified income generation opportunities;
- Outcome 3: Business partners have improved policy and practice that supports gender equality.

Key interventions under the initiative include:

Outcome 1	Outcome 2	Outcome 3
<ul style="list-style-type: none"> - Integrate LienViet24h/ViViet e-wallet and JupViec app through APIs to enable domestic workers' access to a range of formal financial services including salary advances, microsavings, phone credit top-up and other digital payment services - Promote ViViet e-wallet to JupViec workers through promotion programs - Provide financial literacy trainings to JupViec workers 	<ul style="list-style-type: none"> - Provide trainings for JupViec workers on digital literacy, professional skills and soft skills - Maintain and upgrade JupViec app for workers - Business development and marketing of JupViec app and services to ensure income opportunities for workers - Provide trainings for JupViec workers on sexual harassment and child protection - Digitise trainings and set up e-learning platform for JupViec workers 	<ul style="list-style-type: none"> - Coach select JupViec and LienVietPostBank staff on gender equality in business settings - Review of JupViec policies and practices through a gender lens and provide recommendations - Develop Child Protection policy for JupViec

As of 31 Aug 2021, the initiative has had 5,722 beneficiaries, of whom 1,000 are active beneficiaries and the remaining are domestic workers who have joined and left JupViec during the project duration.

Please see the project's result framework in the Annex.

2. RATIONALE AND PURPOSE

U-ME Capital initiative will end in 31 Dec 2021. CVN is commissioning an independent final evaluation to understand the project's impacts, outcomes and lessons learnt.

The final evaluation shall:

- Assess the project achievements against its objectives and baseline indicators using 6 evaluation criteria of the Organization for Economic Co-operation and Development's Development Assistance Committee (OECD's DAC), including relevance, coherence, efficiency, effectiveness, impact and sustainability.
- Consolidate lessons learnt and provide recommendations to inform similar and future programming of CVN.

The audience of the final evaluation report is CVN, our implementing partners (LienVietPostBank and JupViec), and our donor.

3. KEY EVALUATION QUESTIONS

The final evaluation will answer the following questions:

1. How **relevant**¹ has the project goal, expected results and implementation are aligned with the needs and priorities of the beneficiaries (JupViec domestic workers) and related stakeholders (CARE, JupViec, LVBP)?
 - 1.1 How has the project addressed the needs of workers, CARE and business partners in this partnership?
 - 1.2 To what extent the project has been adapted to the changing business environment and to cope with the impacts of COVID-19 on workers and business partners?
2. How **coherent**² is the project to other interventions?
 - 2.1 How well does the project align with CVN program priorities, and business plan and COVID-19 response strategies of JupViec and LVPB?
 - 2.2 How has the project complemented to, or duplicated with other interventions or programming priorities at each partner organisation in terms of resources and approaches?
3. How **effective**³ have the project achieve the expected results?
 - 3.1 What results have been achieved against targets in the result framework?
 - 3.2 Which crucial factors (external and internal, intended and unintended, negative and positive) contribute to achievements or hamper the expected targets?
 - 3.3 How has the business partnership approach contributed to the success or handle the challenges of the project?
4. How **efficient**⁴ has the project resources been used in achieving the expected results?
 - 4.1 To what extent have resources (cost, human, time) been used economically? Are there any alternatives for achieving the same results with fewer resources?
 - 4.2 Is the relationship between the resources and results appropriate and justifiable?
 - 4.3 To what extent has the partnership contributed to mobilise additional resources for all partners?
5. How **sustainable**⁵ are the results of the project likely to be?
 - 5.1 To what extent will the project results continue after the intervention has ended?
 - 5.2 To what extent can the key project approaches be replicated? What are the key opportunities, challenges and lessons learnt if the project approaches be replicated?
6. What could be the **impact** of the project interventions, directly or indirectly, intendedly or unintendedly?
 - 6.1 What has been the social and commercial impacts of the project?
 - 6.2 How has the project contributed to improving incomes, voice and agency, and protection of the target beneficiaries (JupViec domestic workers)?

¹ Relevance – “The extent to which the objectives of a development intervention are consistent with beneficiaries’ requirement, country needs, global priorities and partners’ and donors’ policies”.

² Coherence – “How well does the intervention fit with wider policy, program in the same context?”

³ Effectiveness – “The extent to which the development intervention’s objectives were achieved, or are expected to be achieved, taking into account their relative importance”.

⁴ Efficiency: How project’s strategies, approaches and resources/inputs (funds, expertise, time, etc.) are converted to results.

⁵ Sustainability – “The continuation of benefits from a development intervention after major development assistance has been completed. Probability of long-term benefits. The resilience to risk of the net benefit flows over time.”

4. EVALUATION APPROACH AND METHODS

The evaluation should apply a mixed-method approach using both qualitative and quantitative data from primary and secondary sources.

- Primary sources include participatory data collection methods such as endline survey with JupViec workers, and semi-structured interviews with key project stakeholders. Endline survey can be done online, and semi-structured interviews can either be done online or offline as appropriate considering COVID-19 situations.
- Secondary sources include data from relevant project documents such as quarterly reports, baseline and midterm survey reports, project MEL data, and other activity reports.

The evaluation process should be participatory, gender and culture sensitive and incorporating a cross-section of key stakeholders. These should include but are not limited to JupViec domestic workers and partner staff.

The consultant(s) will be responsible for developing the evaluation plan, including methodology and tools, for CVN's inputs and agreement before commencing work.

When conducting the evaluation, the consultant(s) should apply the following principles:

- Ethical research principles (including the consensus from people interviewed for using their information and photos);
- Judgments should be made relative to the contexts of the project (the consultant will conclude and identify trends in correlation with the context);
- Engage critical audiences/users of evaluation findings in planning and implementing the final evaluation (respecting time constraints);
- Using/building on previous studies and evaluation;
- Attention to equality and rights in all aspects of the evaluation;
- Non-disclosure of business confidential information.

5. COVID-19 RISK MANAGEMENT

The consultant(s) must consider risks related to COVID-19 in designing the evaluation plan, especially with regard to data collection and quality control. The consultant(s) must outline how the evaluation will be conducted in different COVID-19 scenarios to ensure timely and quality deliverables while complying with COVID-19 prevention regulations by the Government of Vietnam.

6. CONSULTANT ROLES AND RESPONSIBILITIES

- Desk review: Analysis of relevant project documents, including but not limited to quarterly reports, baseline and midterm survey reports, project MEL data, and other activity reports.
- Develop an evaluation plan, including methodology, sample size calculation and sampling strategy, data collection tools, data collection and quality control plan, analysis plan and timeframes for key inputs and decisions from CVN.
- Data collection: Consultant(s) takes overall responsibility for data collection process by developing guidelines and train data collectors on data collection tools as needed.
- Data consolidation and analysis for both quantitative and qualitative components
- Prepare a presentation in PowerPoint format to share key findings with CVN and implementing partners in English.
- Write the final report in simple English with proper editing on spelling and grammar. The report should be no more than 17 pages.

- Executive summary: Max 2 pages
 - Background, Methodology and Limitations: Max 2 pages
 - Main findings: Max 10 pages
 - Conclusions and recommendations: Max 3 pages
- Additional information may be provided in the Annexes.

7. TIMELINE

The final evaluation must be completed by 27 Dec 2021.

Activity	Timeline	# of working days
Desk review	15 – 21 Nov 2021	3
Finalise the evaluation plan	22 – 26 Nov 2021	2
Data collection	27 Nov – 8 Dec 2021	4
Data analysis and first draft of the report	8 - 16 Dec 2021	5
Briefing of key findings in Vietnamese with CVN team and partners for discussion and validation using PowerPoint format	20 Dec 2021	0.5
Revised draft	23 Dec 2021	2
Final report	27 Dec 2021	1.5
Total working days		18

8. KEY DELIVERABLES

- An evaluation plan in English including methodology, sample size calculation and sampling strategy, data collection tools, detailed data collection and quality control plan that considers COVID-19 risks as mentioned in section 5 on COVID-19 risk management, analysis plan, and timeframes for key inputs and decisions from CVN;
- Raw data as collected by the data collection tools (both quantitative and qualitative data with electronic formats), original records and transcripts (if recording), all completed questionnaires, code book.
- A presentation of the key findings in English (PowerPoint format) to be presented to the project team in Hanoi for inputs and suggestions;
- First draft, revised draft and final evaluation report in English incorporating inputs from the project team. The report outline should be agreed with CVN and the final report should not be no more than 17 pages as specified in section 6 on Consultant roles and responsibilities.

9. SELECTION CRITERIA

The consultant can be an individual or a team of Vietnamese professionals with relevant educational and working experiences.

Required attributes:

- a. Proven capacity and extensive experience in conducting development project evaluations, including strong analytical skills;

- b. Sound experience in conducting monitoring and evaluation of projects with cross-sector partnerships; women empowerment areas.
- c. Experiences in working with businesses and migrant workers in urban areas are preferred;
- d. Demonstrated written communication skills, including the ability to communicate complex concepts in plain English and develop relevant, valuable recommendations.

10. Contact, application and required documents

Interested candidates should send the following documents and clearly stating the position title to email: procurement1@care.org.vn before 9AM on 8 Nov 2021.

1. CV
2. A list of relevant past work
3. At least one written example of a past evaluation
4. A draft conceptual framework for the evaluation including a description of methodology and tools
5. Financial proposal with a daily rate for the consultancy (this file is separated)

Only short-listed applicants will be contacted for an interview. Please no telephone contact after submitting the application.

CARE is an equal opportunity employer committed to a diverse workforce. Women, ethnic minorities and people with disabilities are strongly encouraged to apply.

“Thanks for your interest in CARE! We are committed to each other and to the protection of the people we serve. We do not tolerate sexual misconduct within or external to our organisation and imbed child protection in all we do. Protection from sexual harassment, exploitation and abuse and child protection are fundamental to our relationships, including employment, and our recruitment practices are designed to ensure we only recruit people who are suitable to work with other staff and the people we serve. As well as pre-employment checks, we will use the recruitment and reference process to ensure potential new staff understand and are aligned with these expectations. To find out more, please contact the Human Resources Manager.”

MONITORING PLAN			
<u>Business model reference</u>		<u>Indicators</u>	
<i>1</i>	Definition in the box	Box ref number	<i>4</i>
Activities			
	Integration of the JupViec app with Vi Viet - Phase 1: remittances, mobile top up, bill payments;	A1	Phase 1 of the integration of the e-wallet into the JupViec worker app is completed Successful trial of integrated e-wallet and JupViec
	Integration of the JupViec app with Vi Viet - Phase 2: on line savings, micro loans functions made available in app	A2	Phase 2 of the integration of the e-wallet functions into the JupViec app
	User research to understand worker satisfaction of the online savings and micro loans products to inform refinement of the products	A3	Number of workers who are satisfied with the online and micro loans products
	JupViec marketing campaigns to promote its services to potential cleaners	A4	Number of potential workers who registered to become JV workers
	JupViec marketing campaigns to promote its services to potential users	A4	Number of potential users reached
Business model (production)			
	JupViec have workers available and offer cleaning and other services to Users P: 8,000 B: 2,000	2	Number of accumulated JupViec workers
Sales and Profit			
	JupViec retain staff/workers P: TBD B: retention rate now (Not available)	5.1	Worker retention rate % of workers who report increased satisfaction with JupViec
	JupViec benefit P: Profit by 2021 \$4,022,392 B: -\$1,157,452 in 2018	5.2	Net profit from operations Break-even (sales and year)
	Users use JupViec User app to book cleaning/spa/other services & pay JV for services P: 200K by 2021 B: 50,000 now	3.1	# of accumulated users
	Investments made (private sector investment ADR)	5.2	in cash investment in the BPP initiative (disaggregated by private sector and other partners)

			in cash, in kind	
Activities				
	CARE trains workers in contractual responsibilities and obligations, gender quality and protection from sexual harrasment, exploitation and abuse	A5	Number of workers with increased understanding of contractual responsibilities and obligations Number of workers with increased understanding of gender equality, and prevention of sexual harassment, exploitation and abuse	
	CARE trains workers in financial literacy (working with LVPB on the curriculum)	A6	Number of workers with increased financial management skills	
	Women and men know how to use e-wallet financial inclusion-related services	A8	Number of trained workers who use e-wallet smoothly	
	Women and men become active merchants to promote the Vi-Viet app	A9	Number of new users referred by merchants of Vi Viet app or JupViec workers	
	Workers use the Vi-Viet workers app and continue to offer their services to JupViet & be paid P: 8,000 B: 2,000; app:0	1	Number of workers who have at least one transaction in JupViec and at least two transactions in the ViViet e-wallet per month	
Benefits				
	Women and men save time and money by using some features of the app	6.1	% of workers who report they can save money (service charge, travel fee...) when using Vi Viet and Jup Viec app, and amount of money saved	
	Women and men additional income from cleaning/spa/other services P: TBD B: TBD	6.2	Net income from salaries (costs deducted) Number of workers who report increased income by using app	
	LVPB e- wallet finalised to include JupViec Users app with access to: Phase 1:remittances, mobile top up, bill payments Phase 2: online savings and micro loans	A3	Phase 1 of the integration of the e-wallet into the JupViec cleaner app is completed by July 2019 Phase 2: complete online savings, micro loans product for Jupviec cleaners	
	LVPB train supervisors to become Vi Viet merchants	A7	Number of mechants	
Sales & Benefits				
	LVPB increases # users of its ViViet e-wallet	4.1	# Vi Viet e-wallet user (including JupViec cleaners, users and referrals)	
	LVPB to be paid a % fee for e-wallet transactions	4.2	Cost saved from acquiring new users 4.2.1 Income generated from e-wallet transactions	
	in green' - these are DFAT ADR indicators			
	measurement of WEE is across different levels, different players in the market			