

TERMS OF REFERENCE

Evaluator, Dry Zone electronic cash transfer pilot

1. Background

The LIFT donor consortium approved a project to be implemented in Myanmar's Central Dry Zone called the "Dry Zone Social Protection Project". The project is implemented by HelpAge International in collaboration with the Mandalay YMCA. The project ends in December 2018. To help vulnerable households in the Dry Zone to cope and manage risks, this three-year project aims to expand social protection by enhancing informal community-based mechanisms and practices; strengthening government and community capacity to protect the poor; and delivering cash benefits to vulnerable groups (people with disabilities and older people). The project activities will lead to two project outcomes: poor households have expanded access to community assistance in times of stress, and vulnerable groups have greater income security. The project outcomes will contribute directly to the following Dry Zone programme outcome defined by LIFT: The basic needs of poor households in the target villages are met through effective social protection interventions. The locations of the project are 30 villages in each of six target townships of two regions: Pakkoku and Yesagyo Townships (Magway Region) and Mahlaing, Myingyan, Taungtha and Natogyi Townships (Mandalay Region). The total number of target villages is 180.

As part of this project, in 2017 HelpAge initiated a pilot of electronic cash transfer delivery. The purpose of the pilot is to test and learn from electronic cash transfers. Using new delivery technologies (mobile money) and approaches to the extent feasible, the pilot delivers social pensions in all communities (rural and urban) of one township – Myingyan Township (Mandalay Region). Myingyan Township includes 187 villages and 19 wards. All older people in the target age group in this township will be eligible – that is, universal and blanket coverage across the whole township for people aged 85-89. Learning from the pilot will support the government's plans for expanding social protection nationally and will also be shared with non-governmental organisations including LIFT implementing partners. Aside from the social pension, the lessons of the pilot will also be relevant for other forms of cash transfers, such as the mother-child cash transfers and future disability allowances.

The pilot has faced commercial, geographic and social constraints. The commercial constraint is that mobile money service provision is not yet available in each community. Existing networks do not reach many village tracts, much less to village level. This creates a geographic constraint between the recipient household and the nearest paypoint. Where there is no feasible way for households to access mobile money agents, payment may be manual (in cash) instead of electronic. The main social constraint is related to the nature of the target population, older people (over 85 years old). Many do not use mobile phone technology themselves, have limited financial literacy, and are not able to travel to a paypoint. In fact, a large number are homebound or bedridden. A majority of the older people may thus need to rely on a family member or other proxy to collect the funds.

2. Purpose

The purpose of this assignment is to conduct an evaluation of the eCT pilot. As the purpose of the pilot is to test new delivery methods, the purpose of the evaluation is to assess implementation processes rather than impact of the cash transfer on the recipient. This assignment includes (1) research design with a questionnaire for a household survey, (2) survey data analysis, (3) qualitative information collection in Myingyan Township, and (4)

report writing. A local company (a “Myanmar Research Firm”) will carry out data collection through questionnaire-based field work in target areas, under a separate contract.

3. Methodology and specific tasks for consultant

In addition to document review, the methodology for the study includes analysis of household survey data and qualitative field work in a sample of Myingyan communities. The evaluation is focused mainly on process, rather than impact/benefits of a cash transfer. That is: What are the implications of providing the social pension via mobile money, instead of in cash? The key aspect being tested in the pilot is the *delivery method* (electronic transfer vs manual payment), so the advantages and disadvantages of electronic payment should be assessed in relation to manual payment (see attachment). This includes costs, challenges or benefits for recipients and their households, and how well they addressed the challenges, as well as difficulties and opportunities which electronic transfers present for local and national governments. Some of the key issues and trade-offs are elaborated in OPM’s options study. The two key pieces of the methodology are as follows:

- Quantitative: This random household survey will be among recipients of the social pension in Myingyan Township. The sample size will be about 500 respondents, with at least half in rural areas (urban-rural to be determined). Data collection will be carried out by a third party.
- Qualitative: Carried out by the Evaluator, this qualitative field work of about one week aims to encompass about 10 communities in Myingyan (urban wards and rural villages) so the Evaluator can talk in more depth with recipients and their families and possibly local authorities and others, through interviews or FGDs. The purpose is to supplement and give detail and flavour to the survey findings.

The evaluation will entail these key tasks:

- Discuss and confirm the scope and methodology of the evaluation with HelpAge by distance.
- Review relevant documents, including project documents, monitoring findings, and the eCT options study produced by Oxford Policy Management Ltd.¹
- Communicate by distance with the selected Myanmar Research Firm about the study and survey design including sampling.
- Produce Output 1, including elaboration of research questions and draft survey questionnaire. Discuss the draft questionnaire by distance with the Myanmar Research Firm. If based in Myanmar, meet with HelpAge and the contracted Myanmar Research Firm to discuss the survey questionnaire in more depth.
- Revise and finalise Output 1 in discussion with HelpAge and the firm.
- Provide additional support by distance for questionnaire fine-tuning and other issues. Provide feedback by distance during the data collection process as needed.
- Around early July (after June eCT payment), carry out qualitative field work in Myingyan – see above.
- On receipt of the data sets, review them and advise the Myanmar Research Firm and HelpAge if any improvements in the data are needed so that corrections can be made by the firm. Request tabulation if needed.
- Analyse the data after the survey is completed and clean, confirmed data is available, in consultation with the Myanmar Research Firm.

¹ <http://ageingasia.org/options-assessment-electronic-cash-transfer-delivery/>

- Incorporating survey and qualitative research findings, draft Output 2 and revise it based on feedback. Produce the final Output 2.

4. Outputs

There are two Outputs associated with the consultancy:

- Output 1 – Research workplan and draft tools. This will lay out the plan for the investigation along with a timeline. This includes the topics to be explored (research questions), methodology/tools for the investigation, and parties to be consulted. Propose a report (Output 2) structure. Output 1 also includes (a) an outline of topics and sample questions to be covered in the qualitative information collection and (b) a draft questionnaire for the household survey. This Output should be approved by HelpAge before the Consultant proceeds.
- Output 2: Evaluation report, incorporating analytical findings of quantitative and qualitative field work. See indicative outline below, which should be reviewed and revised as needed through Output 1. This will be a report of roughly 20-25 pages plus attachments as needed (e.g. the most detailed tables/data etc. should be annexed).

The consultant should write the outputs above in clear language so that they can be easily understood, avoiding long sentences, jargon, abbreviations and technical terms to the extent possible, and should as necessary define the terms used. If appropriate, the outputs may also contain charts, diagrams or other visual materials to illustrate.

5. Time requirements and duration

The assignment is expected to start in April 2018 and all outputs completed by September/October 2018. Note that the consultant must commit to the design timeline because of the survey will be combined with field work for other related studies, and to the completion date. The timing of the final evaluation and closure of the project make the timeframe relatively inflexible. The most intensive period of work will be after the surveys are completed and the data is available. A specific timeline should be proposed by applicants (see section 7 below) and will be refined and detailed during discussions with the selected Myanmar Research Firm and HelpAge and coordinated with dates of the data collection field work. The timeline is:

April: Questionnaire design
 Late April: Data collection firm appointed
 May: Questionnaire agreement and field work preparation
 June-July: Survey data collection
 June: Visit to Myanmar by eCT Evaluation consultant, qualitative field work
 End July: Field work completed and data available
 Aug-Sept: report writing and revisions
 Mid-October: Completion of assignment

6. Qualifications of the consultant

HelpAge anticipates hiring a Consultant (individual, team, company) with the following qualifications. International or Myanmar experts, or a combination, may apply. However, the consultant or a member of the team is expected to be fluent in Myanmar language so as to conduct qualitative research independently and not rely on HelpAge for interpretation.

Essential

- Degree(s) in a field highly relevant to the nature of the study
- Strong research experience, both quantitative and qualitative, including Myanmar research experience
- Demonstrable experience producing similar documents
- Exceptional data analysis and quantitative skills
- Demonstrable interviewing and FGD facilitation skills
- Clear understanding of vulnerability, social protection and community development
- Strong writing skills in English with a clear, straightforward writing style
- Fluency in Myanmar language within the team
- Strong IT/computer skills including database/Excel and graphs and charts
- Tact, and good communications and interpersonal skills

Desirable

- Strong skills in SPSS or other suitable database software (beyond Excel)
- Demonstrable expertise in social protection or cash transfers
- Hands-on experience with community development work
- Experience with sampling techniques

7. How to apply

Interested consultants (individual, team, company) are invited to submit an Expression of Interest (EOI) for delivery of the assignment. The short EOI (about 4 pages) should include:

- 1) Initial ideas on methodology and any comments on TOR and Outputs
- 2) Work plan: Including outputs/deliverables and detailed time frames in line with section 5 above, including confirmation of availability as per timeline above, or noting periods of uncertainty.
- 3) Budget: Total costs including daily fee rates based on past contracts and any additional costs anticipated (see below about travel costs).
- 4) Appendixes (not included in the 4 pages)
 - a. CV of the consultant(s)
 - b. Contact information for 2 professional references
 - c. 1-2 relevant studies previously produced, if available

Travel related costs can be arranged separately by HelpAge if needed and do not need to be included in the EOI budget. This includes any international travel to Myanmar if based elsewhere (but city of departure should be mentioned). HelpAge can also meet costs associated with ground travel, accommodation and food during the qualitative field work in Myingyan if requested, according to HelpAge standards. Any costs expected to be met by HelpAge should be clearly stated in the EOI.

Selection of the consultant will be by a HelpAge panel and based on the experience of the consultant, the quality and relevance of the EOI, and the proposed budget, keeping in mind value for money within the resources available.

The deadline for submission is Thursday **5 April 2018**. Please contact Ms Chitlekar Parintarakul (Fon) by email at **fon@helpageasia.org** for further information or to submit your EOI.

Annex: Indicative outline of Output 2 (for discussion)

Process: Document the process of how the electronic cash transfers were organised, delivered and accounted for, and the roles and performance of key parties including HelpAge, communities, private service providers, and government. The focus is on the efficiency and effectiveness of the process, rather than impact of the cash transfers.

Achievements:

What have been the achievements and learning of the pilot at different levels, for example in relation to:

- direct project beneficiaries
- indirect beneficiaries and the broader local community
- local and national authorities
- commercial sector
- wider development context – any influence beyond the target area

Relevance: Was the pilot relevant in addressing the learning and knowledge gaps identified in the proposal?

Equity:

How has the project shed light on the varying situations of men and women? Has the pilot been equitable in its support of the poor and disadvantaged or provided learning about the barriers they face?

Effectiveness:

Did the pilot achieve its objectives?

Did the inputs achieve the desired outputs in an efficient way (in relation to delivery pilot)?

How efficient was the mobile money system in delivering cash transfers? What were the strengths and weaknesses?

Sustainability and replication:

How replicable are the pilot's activities and approach?

What is the likelihood that the learning from the pilot will influence sustainable replication by government after the project is completed? (consider technical, financial, institutional, social issues that may affect replication)

What are the prospects for the future use of electronic cash transfers after funding ceases?

What institutional mechanisms or forms of knowledge were created or strengthened through the project? How was the learning shared with government and others?

Accountability:

To what extent did beneficiaries participate in the project?

To what extent did has their feedback been solicited and integrated?

Did the delivery process work differently in villages with a project-supported VDC?

Alternatives:

How do the results compare with an alternative intervention to achieve the same objective? (relative effectiveness, impact, cost/ effectiveness)

Assessment of HelpAge role:

How effective and important was the role of HelpAge in such areas as technical expertise, sharing learning with Government, and facilitation of linkages with other organisations?

Lessons Learned and Recommendations