

Request for Expression of Interest Letter Formative Mid-Term Evaluation

All interested proposers are invited to submit their Expression of Interest Letter (EOI) for the mid-term formative evaluation of the Better Than Cash Alliance (BTCA). The EOI shall demonstrate the company's ability to provide evaluation services, as per the objectives.

About Better Than Cash Alliance

The Better Than Cash Alliance (www.betterthancash.org) is a global partnership of over 60 members - governments, companies and international organizations - that accelerates the transition from cash to digital payments to help people lift themselves out of poverty and drive inclusive growth.

BTCA's main areas of work include:

- Advocating for the transition from cash to digital payments in a way that promotes responsible digital finance. [Advocacy and Policy Workstream].
- Conducting research and sharing the experiences of its members to inform strategies for making the transition. [Knowledge and Research Workstream]
- Catalyzing the development of inclusive digital payments ecosystems in member countries to reduce costs, increase transparency, and advance financial inclusion – particularly for women- and drive inclusive growth. This takes place through direct engagement with government members such as through national digitization strategies, country system diagnostics reports, as well as training and knowledge sharing events. [In-Country Services Workstream]

Based at the United Nations, the Alliance works closely with other global organizations, and is an implementing partner for the G20 Global Partnership for Financial Inclusion. The Alliance was established in 2012 in New York, USA, and is funded by the Bill and Melinda Gates Foundation, Citi Foundation, MasterCard, Omidyar Network, SIDA, USAID, Visa, plus special contributions for G20 work by BMZ and DFAT.

Objectives

This mid-term evaluation of the Better Than Cash Alliance (BTCA) is commissioned at the request of its funders. It will be managed by UNDCF's Evaluation Unit which reports directly to UNCDF's Executive Secretary.

The evaluation will be designed in line with guiding principles and key norms for evaluation in UNCDF, following the standards of the United Nations Evaluation Group in which UNCDF is an active member.¹ Amongst the norms that the Unit is required to uphold, the most important are that the evaluation exercise be independent, credible and able to provide information that is useful and relevant to support evidence-based programme management and broader strategic decision making.

More specifically, as a mid-term evaluation, the objective will be a formative assessment of progress to date with a goal of supporting decisions around the future direction of the programme following a 'results-focused adaptive management' approach.

The mid-term formative evaluation has been designed with the following overall objectives:

- i) to allow BTCA to meet its accountability objectives to its funders and broader stakeholders in the international development community
- ii) to ensure that the evaluation can support ongoing efforts by the Alliance and its funders to capture good practice and lessons to date in a sector which is evolving fast and is increasingly relevant to meeting the objectives of the Sustainable Development Goals
- iii) to guide and support strategic decision making about the work of the Secretariat as well as – if appropriate – subsequent programming in this area

The mid-term evaluation will assess both the results to date (direct and indirect, whether intended or not) from the first years of implementation of the Better than Cash Alliance as well as the Alliance's broader contribution to the shift from cash payments to digital finance payments in the countries in which BTCA has intervened as well as among other countries (members and non-members), and among the development organizations and private companies that joined the Alliance.

It will build, where appropriate, on lessons learnt and recommendations from earlier strategic reviews conducted in 2015 and 2017. The evaluation will also provide useful and actionable recommendations to increase the likelihood of success by the end of the current funding in 2020. This should include recommendations around the design of the programme and the relative importance given to each of the Better Than Alliance Secretariat's specific delivery streams, as well as around the partnerships with the public and private sectors that the Alliance has supported both globally and nationally.

As a theory-based exercise applying a contribution analysis approach, the evaluation will also seek – data permitting - to situate results to date within the broader context of the shift from

¹ <http://www.unevaluation.org/document/detail/1914>



cash to digital payments that may be going on independently or alongside the Alliance's work both at the global level and in member countries, organisations and companies.

In conducting this evaluation, the commissioners are looking for answers – based on clear evaluative reasoning and evidence – to some of the following broader questions:

To date, what has been the impact of the Better Than Cash Alliance Secretariat at the:

- **Global level:** in terms of the Secretariat's global advocacy and thought leadership role?
- **Country level:** in terms of the Secretariat's engagement and the commitments made by member countries through a comparative assessment of results in member countries that did not receive the acceleration services compared with member countries that did receive them? For those that did not receive acceleration services, it would be useful to understand whether making the commitments required to become a member and limited engagement is sufficient to compel significant actions by a country or an organization.
- **Development organization level** in terms of the results of these organizations following their commitments to the Better Than Cash Alliance? Were there concrete outcomes followed by them joining?
- **Company level** in terms of the results of these organizations following their commitments to the Better Than Cash Alliance? Did concrete outcomes result following by them joining?

The results to date in the above three areas should be measured as far as possible using both qualitative and quantitative data, including the specific policies adopted, concrete actions taken by the government/organizations, as well as the extent to which the actual shift from cash to digital payment has happened. An ideal quantitative measure is the % of change in use of cash payments to digital payments by BTCA member, to the extent that it is possible to estimate. The results should also be considered in the broader context, including leading trends or critical events of each country and organization.

In support of this broader question, evaluators should also explore the following complementary questions:

- What have been the main drivers of success in pushing the shift from cash to digital in member countries, and how well has the Secretariat contributed to the shift? What have been some of the factors that have hindered development of these ecosystems?
- How complementary has the Secretariat's work been – both in design and implementation – to other initiatives pushing the shift from cash to digital both globally and at the national level? How cost-effective has Secretariat been compared to other initiatives?
- What has been the comparative performance of the different work streams - research, advocacy, in-country services (including peer learning, diagnostics etc.) - that the Secretariat has been implementing in achieving results to date? Looking forward, how



should the Secretariat's strategy change (if at all) – recognizing the work of other partners in this space - to optimize its contribution to the development of digital payment systems? What would this mean in terms of the focus and operations of the current work streams?

Evaluation methodology and approach

The evaluation exercise should be conducted in a transparent, inclusive, participatory and utilization-focused manner. In line with good practice in evaluating this type of complex system change-focused intervention , the overall methodology should be organized according to a theory of change approach, framed by the well-known UN/ OECD DAC evaluation criteria organized in the form of an evaluation matrix, and drawing upon a data collection toolkit of quantitative and qualitative primary and secondary data to capture BTCA's contribution to catalyzing a global movement from cash to digital payments, as well as progress towards digitization in the countries that BTCA is supporting.

Contractual Arrangement

This is not an invitation to submit a proposal. This is the Request for Expression of Interest (EoI) to identify qualified and interested companies to participate in the upcoming competitive tender in preparation for a Request for Proposal (RFP).

Projected contract dates are April 2018 – September 2018.

Submission Requirements

The following information shall be submitted to evaluate the qualification of the Interested companies:

Company Portfolio

- Capacity to successfully deliver on the scope of services outlined above, including experience in independent global formative evaluation work of this type and scope
- Brief outline of 3 similar projects implemented in the last 3 years with indication of contract amount;
- Relevant content knowledge and experience required:
 - (a) Knowledge and experience of digital payments and inclusive financial sector development in emerging economies - required;
 - (b) Knowledge and experience of change processes within governments - required.

Personnel

- List of team members with the required experience and skills to deliver on the scope of



services mentioned above, including short bios of those that would work on this project. Included in the short bios should be the last 3 (three) three most senior positions held with reference to recent relevant evaluation and policy work completed.

- Ability to work in several relevant languages, including Spanish and French, in line with the geographical scope mentioned above, as well as access to a global range of experts.

Documentation

1. Covering letter, comprising company profile and personnel portfolio
2. Documented legal status/ proof of Company registration
3. All information regarding any past and current litigation during the last three (3) years, in which the Proposer is involved, indicating the parties concerned, the subject of the litigation, the amounts involved, and the final resolution if already concluded;

Selection Procedure

The responses to EOI will be evaluated and ranked based on the minimum criteria for company and personnel, relevant experience, and short- list of no more than 6 (six) companies will be developed. A Request for Proposal will be issued to those shortlisted.

EOI Response Procedure

Companies interested in participating in the planned solicitation process shall submit as attached files

to the response email address indicated below and shall not to exceed 8 MB in size, in Adobe PDF format.

Please note that no further details of the planned solicitations can be made available to the interested companies prior to issuance of the solicitations documents. Please note that all companies selected to respond to the RFP will be expected to sign a UNCDF Non Disclosure Agreement.

EOI response deadline:

Timely submissions are accepted by and on **Monday 26th February @ 6.00 PM EST**. EOI response submittal: Response shall be marked with subject line "EOI - Better Than Cash Mid-Term Evaluation" and will be received by UNCDF Procurement unit via email address to: uncdf.procurement@uncdf.org

This EOI does not entail any commitment on the part of UNCDF, either financial or otherwise. UNCDF reserve the right to accept or reject any or all EOI without incurring any obligation to inform the affected applicant/s of the grounds. The vendors shall bear any and all costs related to the preparation and/or submission of the EOI. UNCDF shall in no case be responsible or liable for those costs, regardless of the conduct or outcome of the process.

