

Terms of Reference
Technical Agency (TA) to conduct impact assessment study of Micro-Start Program in the Kingdom of Bahrain

Background

The kingdom of Bahrain and UNDP launched the Micro-start project in 1999 as a pilot initiative to introduce and pilot the microfinance concept in Bahrain. Three Non-Governmental Organizations (NGOs) were selected as project implementing partners. Based on the experience and result of this project, the Ministry of Social Development of the Kingdom of Bahrain and UNDP partnered with Ahli United Bank to expand the scope of micro-finance activities in the country by starting a new project on Micro-Finance “Provision of Sustainable Micro-Finance Credit and Services to Needy Citizens of Bahrain” and an agreement between the parties was signed in early 2008 to the effect. The Main objective of the project is to create an enhanced environment for equitable job creation and sustainable economic growth. To expand upon the number of beneficiaries who benefited under the previous Micro Start project initiated in 1999 and to achieve a very positive impact on reducing unemployment in Bahrain. The activities of the project will focus on developing microfinance capacity in local NGOs; adopting a more pro-growth oriented employment generation approach to poverty reduction by promoting micro-entrepreneurship in the country; and targeting a larger proportion of the loans provided towards unemployed youth and women.

Purpose:

The purpose of study is to assess the impact of Micro-Start Program implemented during 1999 to 2007 by UNDP and the Ministry of Social Development in the Kingdom of Bahrain and to draw lessons learned from the implementation of the project. The information gathered by this study will be used to plan project activities of the new project “**Provision of Sustainable Micro-Finance Credit and Services to Needy Citizens of Bahrain**”, including continuation of the previous project’s activities.

The evaluation of the project shall include:

1. Assessing the impact of the project in reaching the needy population of the Kingdom of the Kingdom of Bahrain.
2. Updating the statistical information collected through a previous evaluation conducted during 2002-2003 of the program.
3. Assessing the methodologies used in the previous project in terms of its strengths and weaknesses and recommending suitable modifications by

drawing lessons learned in Bahrain in line with international best practices for a sustainable national microfinance program.

4. Suggesting policy issues relevant to development of a national micro-finance program in Bahrain.
5. Assessing the training needs of the implementing partners of the existing three National NGOs as well as three to six new NGO partners
6. Suggesting structural modifications for implementing the new project.

Information sources

UNDP and the Ministry of Social Development will ensure that key documents are available to the team prior to the fieldwork. Existing sources of information include:

1. Previous Evaluation reports of the project conducted during 2002-2003
2. Project reports of the project implementing partners (NGOs).
3. Project Documents of the new project
4. Meeting key stakeholders including NGOs, beneficiaries as well as govt and UNDP staff.

Methodology of the assignment

The TA conducting this evaluation shall review all the relevant documents pertaining to the Micro Start Program. The expert/ institution will also meet and interview representatives from the stakeholders including, three National NGOs, UNDP, Ministry of Social Development, Clients/ beneficiaries of the project, members of local communities and other relevant organisations/ agencies.

The TA can propose its own methodology but it is expected that the evaluation will be implemented mostly through document review, direct observation and rapid appraisals that may include key informant interviews and/or client focus group meetings. UNDP encourages a participatory and forward looking method of evaluation and expects gender to be considered in its analysis. The study will be coordinated by the Project Coordinator with a team of local staff and reviewed by UNDP and the Ministry of Social Development.

Deliverables

The TA shall provide UNDP with:

- a) A brief work plan within three days of the TA's Team Leader arrival in-country that includes details of the methodology to be used.
- b) A draft evaluation report within one week after the departure of the Evaluation Team Leader

- c) A final evaluation report that includes comments and observations by UNDP and the Ministry of Social Development. The final report should clearly identify lessons learned, best practices from Bahrain as well as other places relevant to Bahrain, key recommendations and a suggestive draft policy guidance note that can be transferred to a national policy and procedures document.

Duration of the Study:

The total Duration of the study will be three weeks starting from first week of June 2008. The final documents of the study should be completed and submitted by 25th of June 2008.

Experience / Expertise of the TA

The Technical Agency should have:

1. Previous experience of conducting studies/ impact assessment/ monitoring of micro-finance programs.
2. Should have proven expertise / experience on poverty reduction programs including issues related to gender.
3. Should have relevant experience on development of national policies and regulations for Microfinance programs
4. Should have institutional capabilities to deliver qualitative reports of international standards and meeting the deadlines.